Welcome to the Montana University System Benefits Annual Enrollment Webinar

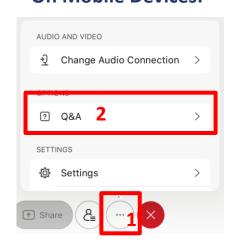
Have a Question? Use the Q&A!

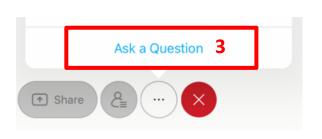
choices

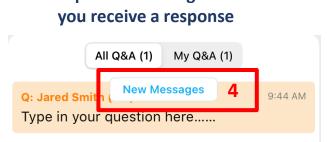
On Windows & Mac:



On Mobile Devices:

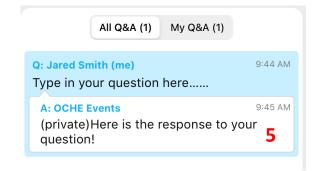






Tap "New Messages" when

Your response appears!



Montana University System Retiree Annual Benefits Enrollment – FY2023

(July 1, 2022 – June 30, 2023)





choices



Retiree Benefits 2022 - 2023
Montana University System

Agenda

- 1. Self-Funded Plan Information
- 2. Annual Enrollment Dates
- 3. Medical Plan Benefits
- 4. Prescription Drug Plan Benefits
- 5. Dental Plan Benefits
- 6. Vision Hardware Plan Benefits
- 7. FY2023 Plan Rates
- 8. Premium Payments
- 9. 2022 Wellness Programs
- 10. ~New~ Wellness Incentive Program
- 11. Enrollment Reminders



MUS is a Self-Funded Plan –

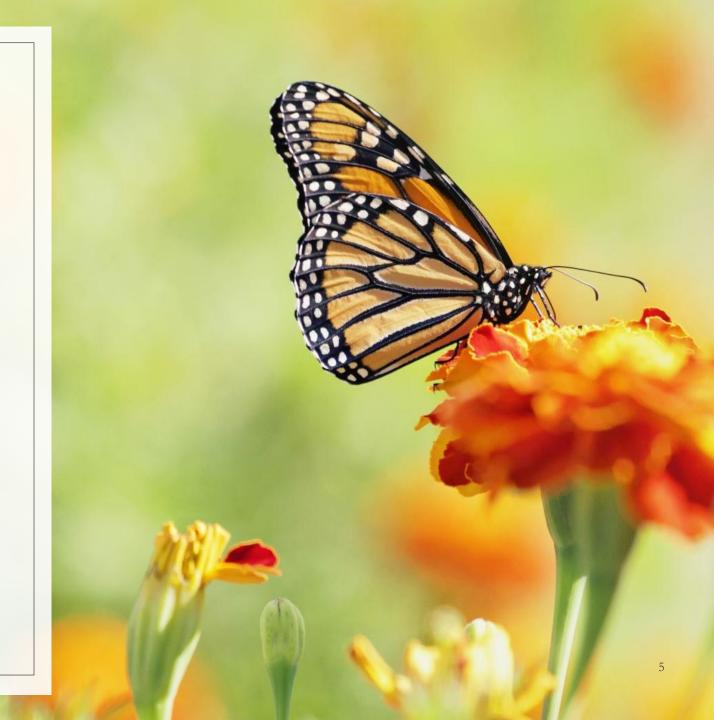
What does this mean?

- All MUS benefit plans (medical, prescription drug, dental, and vision hardware) are self-insured (self-funded).
- Premium contributions go directly into a fund, which is used to pay the cost of benefits for MUS Plan participants who experience illness or injury.
- To keep the Plan financially sound and affordable, it is important that all Plan participants use their benefits responsibly.
- ° Plan Participants are expected to pay a portion of their medical costs in the form of annual deductibles, percentage coinsurance, and/or flat dollar copayments.
- These cost-containment features are part of the MUS Plan design, so Plan funds will be available should a high-cost medical emergency or a catastrophic illness strike a Plan participant.

MUS Choices

Annual Enrollment Dates for FY2023

April 25 – May 13, 2022



Choices Retiree Medical Plan Benefits -



BENEFIT DESCRIPTION	IN-NETWORK BENEFITS	
PCP Office Visit	\$30 copay	
Specialty Office Visit	\$50 copay	
Coinsurance	30%	
Emergency Room Visit	\$250 copay	
	(room charge only)	
Urgent Care Visit	\$75 copay	
In-Network Deductible	\$1,250 (individual) / \$2,500 (family)	
In-Network Out-of-Pocket (OOP) Maximum	\$4,350 (individual) / \$8,700 (family)	
Eye Exam Benefit (routine or medical)	\$0 copay/1 per Plan Year	
	(with an In-Network provider)	

- ~ NEW ~ Pediatric Hearing Aid benefit Available for all Medical Plan members 18 years or younger. The benefit will include one (1) hearing aid/ear, every 3 years (subject to deductible and coinsurance).
- > ~NEW ~ Adult Hearing Aid benefit Available for all Medical Plan members 19 years or older. The benefit will include a \$2,000/ear lifetime benefit maximum (subject to deductible and coinsurance).



Choosing Quality Care for You and Your Family

Under your plan, you have access to designated specialty care facilities that have met national measures for quality and cost-efficient care. When you use a Blue Distinction[®] Center doctor or hospital, you will receive the most from your benefits and know that the doctor or hospital has a record of providing proven, effective specialty care.



*** Use a Blue Distinction Center for your Specialty Care needs.

Blue Distinction® Specialty Care services include:

- Blue Distinction® Centers for Bariatric Surgery:
 Postoperative care, follow-up and patient education
- Blue Distinction® Centers for Cardiac Care: Cardiac rehabilitation, cardiac catheterization and cardiac surgery
- Blue Distinction[®] Centers for Knee and Hip Replacement: Knee and hip replacement surgeries and services
- Blue Distinction® Centers for Maternity Care: Childbirth services, including both vaginal and cesarean deliveries
- Blue Distinction[®] Centers for Spine Surgery: Spine surgery services, including discectomy, fusion and decompression procedures
- Blue Distinction® Centers for Transplants: Transplant and support services



Blue Distinction Centers (BDC): Doctors or hospitals recognized for their expertise in delivering specialty care.

Blue Distinction Centers+ (BDC+): Doctors or hospitals recognized for their expertise and efficiency in delivering specialty care.

Learn more about Blue Distinction.

Visit bcbsmt.com/find-care/blue-distinction-specialty-care/blue-distinction or call the Customer Service number on the back of your member ID card.

Choices Retiree Prescription Drug Plan –





- Navitus Health Solutions will continue as the Pharmacy Benefit Manager for the MUS Plan.
- Lumicera Health Services will continue as the Specialty Pharmacy for the MUS Plan.
- All CVS/Target and Western Drug (Bozeman only) pharmacies are not participating in the pharmacy network. If you choose to use these pharmacies, you will be responsible for all charges.

 *** This is not applicable to MedicareRx enrollees.
- > Prescriptions can be filled at a participating retail pharmacy for either a 34-day or 90-day supply.
- Mail Order prescriptions for a 90-day supply can be filled at Ridgeway, Costco, or miRx (only delivers to Montana, Idaho, Washington, Wyoming, S. Dakota, and N. Dakota).







Choices Retiree Prescription Drug Plan cont.



Navitus Rx Benefit as of July 1, 2022

Tier \$0 (34-day supply/90-day supply) — \$0 / \$0 copay

Tier 1 (34-day supply/90-day supply) — \$15 / \$30 copay

Tier 2 (34-day supply/90-day supply) — \$50 / \$100 copay

Tier 3 (34-day supply/90-day supply) – 50% coinsurance

Tier 4 (Specialty) – \$200 copay (50% coinsurance - retail)

Out-of-Pocket Maximum – \$2,150 (individual) / \$4,300 (family)

❖ No Pharmacy Plan benefit changes for FY2023!!!

** Coinsurance in Tier 3 and Tier 4 **do not** apply to the Out-of-Pocket Maximum.



Choices Retiree Prescription Drug Plan cont.

- Medicare Retirees will continue to be enrolled in the Navitus MedicareRx Part D prescription drug plan.
- Medicare Retirees <u>must</u> be enrolled in Medicare Parts A & B and <u>CANNOT</u> be enrolled in another Medicare Part D plan. If you are not enrolled in Medicare Parts A & B, <u>you will be disenrolled from the MUS Medical Plan.</u>
- ➤ MUS Medicare primary Retiree Plan members <u>CANNOT</u> be covered on another MUS Medicare primary Retiree Plan as a spouse (dual enrollment).
- Navitus MedicareRx eligible members are enrolled as an individual, not as a family.
- > Split family Medicare eligible members are enrolled in the MedicareRx Plan and non-Medicare eligible members are enrolled in the Commercial Plan.
- Accumulations for MedicareRx members are calculated on a calendar year basis (January 1-December 31).
- The Navitus opt-out period will be October 12-October 29, 2022. If you opt-out of Navitus, you will be disenrolled from the MUS Medical Plan.

Copay Max Plus Program — Administered by Navitus

On April 1, 2022, the MUS began offering a Copay Max Plus Program to obtain copay assistance on your behalf for certain eligible medications. This copay assistance program will manage expenses for eligible medications that have manufacturer-funded copay assistance programs available, while lowering both your costs and the Plan's overall costs.

Under the Copay Max Plus Program, the amount you pay for eligible medications may be set to the maximum of the current MUS Formulary benefit tier levels, \$0, or the amount determined by the manufacturer-funded copay assistance programs. To take advantage of this pricing, you will be required to remain enrolled in Navitus' program for obtaining manufacturer assistance, including copay assistance. Amounts paid by manufacturers on your behalf (along with other payments from manufacturers, such as manufacturer coupons) will not count toward your annual Out-of-Pocket maximum. Instead, only those payments made directly by you will count toward your Out-of-Pocket maximum. Once manufacturer-funded copay assistance is exhausted, the amount you pay will be no more than your MUS Formulary benefit tier levels. If a specialty medication does not qualify or is removed from the copay assistance program, the copay will default to the medications current MUS Formulary benefit tier levels.

Sempre Health Discount Program



- Administered by Navitus

Sempre Health is a SMS-based (short message service or text messaging) program that improves adherence and affordability for chronic disease medications by lowering copays when members fill their prescriptions consistently and on time.

- Members can text, call or visit the dedicated Navitus landing page to enroll using their unique enrollment code.
- Visit navitus.semprehealth.com for more information and to enroll.
- Once enrolled, the program is entirely SMS-based.
- Once enrolled, members will immediately start saving on their copay.
- Discounts and reminders are sent automatically via SMS and are designed to drive on-time refills.
- Discounts can also decrease if members do not refill on time; members will not pay more than their MUS benefit tier default copay.
- This is only available to Commercial Plan enrollees (Non-Medicare Retirees).

*** This benefit is not applicable to MedicareRx enrollees.





Included in the program:

- Glyxambi
- Farxiga
- Jardiance
- Trijardy
- Synjardy
- Soliqua

Choices Retiree Dental Plan Benefits –



** Delta Dental will continue to administer the Select Dental Benefit Plan for FY2023.

- ❖ No Dental Plan benefit changes for FY2023!!
- ❖ MUS is increasing the fee schedule reimbursement maximums for many dental codes for FY2023 without increasing premiums.

Select Plan – Diagnostic/Preventive, Basic, Major Restorative, and Orthodontia services (\$1,500 lifetime maximum)
 \$2,000 ANNUAL MAXIMUM, per covered member

(Select Plan annual maximum does not apply to Diagnostic/Preventive services)

Choices Retiree Vision Hardware Plan Benefits -

** BlueCross BlueShield will continue to administer the Optional Vision Hardware Benefit for FY2023





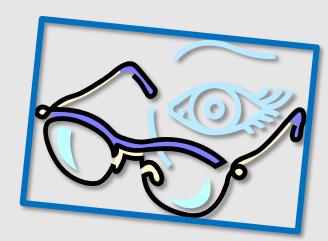


<u>UP TO \$300 ANNUAL ALLOWANCE</u>, per covered member

☐ Contacts, in lieu of frames and lenses (1 purchase).

<u>UP TO \$200 ANNUAL ALLOWANCE</u>, per covered member

❖ Eye Exam (routine or medical) is provided as part of the Medical Plan (1 per Plan Year). (\$0 copay when using an In-Network provider)





MUS CHOICES FY2023 –

NON-MEDICARE RETIREE MEDICAL PLAN

MONTHLY RATES

Non-Medicare Retiree Monthly Rates	
as of July 1, 2022	
Retiree/Survivor Only	\$981
Retiree + One	\$1,962
Retiree + Two or More	\$2,452
Retiree + Spouse *(mp)	\$1,354
Retiree + Spouse *(mp) + Children	\$1,845
Survivor + Children	\$1,471



*(mp) = Medicare Primary

- > Rates will vary based on whether you cover dependents.
- No Medical Plan premium rate changes for FY23!!!



MUS CHOICES FY2023 –

MEDICARE RETIREE MEDICAL PLAN

MONTHLY RATES

Medicare Retiree Monthly Rates	
as of July 1, 2022	
Retiree/Survivor Only	\$368
Retiree + One	\$1,354
Retiree + Two or More	\$1,845
Retiree + Spouse *(mp)	\$736
Retiree + Spouse *(mp) + Children	\$1,219
Survivor + Children	\$851



*(mp) = Medicare Primary

- Rates will vary based on whether you cover dependents.
- No Medical Plan premium rate changes for FY23!!!

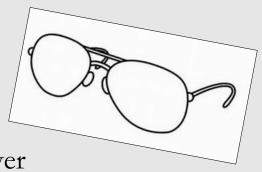


MUS CHOICES FY2023 –

RETIREE SELECT DENTAL & VISION HARDWARE PLAN MONTHLY RATES

Retiree Monthly Rates	Select	Vision
as of July 1, 2022	Dental	Hardware
Retiree/Survivor Only	\$52	\$10.70
Retiree + Spouse	\$94	\$20.20
Retiree/Survivor + Child(ren)	\$94	\$21.26
Retiree + Family	\$156	\$31.18





- Rates vary based on what plan(s) you are enrolled in and whether you cover dependents.
- No Dental or Vision Hardware Plan premium rate changes for FY23!!!

Choices Retiree Premium Payments –



- MUS direct bill Retirees will continue to submit their monthly premium payments directly to Businessolver.
- Businessolver offers online payments (accessed from the MUS *Choices* home page at choices.mus.edu, scheduled automated clearing house (ACH) transactions, or physical monthly statement payment coupons.
- MUS Retirees who pay their monthly premiums via the Montana Teachers' Retirement System (TRS) or the Montana Public Employees' Retirement System (PERS) will continue to have their monthly premiums automatically deducted from their pension plan.
- If you need to change your premium payments from a pension deduction to direct bill as of July 1, 2022, please contact your campus Human Resources/Benefits office to help you make this change.

Plan Members

Employees

Retirees

COBRA

Rx Plan

Additional Benefits

Wellness

EAP & Work-Life Services

Pension & Retirement

Benefits Resources

Forms

Publications & Notices

Archived Information

Inter-Unit Benefits Committee

Montana University System Employee Benefits

560 North Park Ave. 4th Floor Helena, MT 59601 Mailing address: PO Box 203203 Helena, MT 59620 Fax: 406-449-9170

Toll free: 877-501-1722

Contact Us

Welcome to Choices

This website is your guide to *Choices* — the Montana University System's employee benefits program that lets you match our benefits to your individual and family situation. To get the most out of this opportunity to design your own benefits package, you need to consider your benefit needs, compare them against the options available under *Choices* and enroll for the benefits you've chosen.



Picture by Neal Andrews ~ MUS Wellness

Montana University System Online Benefits Enrollment

Benefits Enrollment System Login

Benefits Enrollment

Make a Payment

MUS *Choices*Benefits

2021-2022 Quick Links

2021-2022 Choices Active Benefits
Workbook

2021-2022 Choices Retiree Benefits Workbook

Summary Plan Documents

MUS Summary Plan Description (effective 7/1/2021)

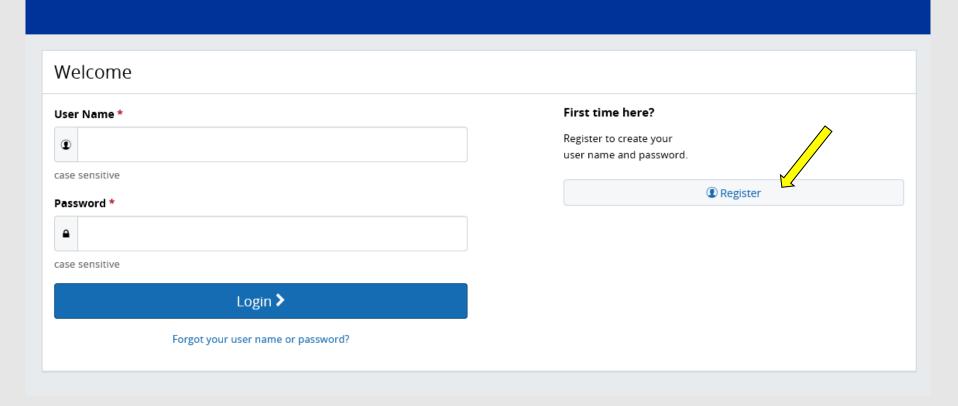
Flexible Spending Account Summary
Plan Description (effective 7/1/2020)



Visit choices.mus.edu

Benefitsolver – Welcome Screen





* First time users must register by creating a User Name and Password.

MUS Wellness Program Highlights for 2022

- Live Fitness & Nutrition Workshops and Webinars (recordings available) via MUS Wellness
- Montana Moves & Montana Meals Blogs via MUS Wellness
- Take Control Lifestyle Management Program
- Wondr Health, Hinge Health, Well on Target, and Blue 365 Discount
 Program via BCBSMT
- Amplifon and Qualsight via Delta Dental
- ~NEW ~ Wellness Incentive Program via



For more information, visit.....wellness.mus.edu







Lifestyle Management Program



SIGN UP ONLINE: takecontrolmt.com

Contact Take Control @ 1-800-746-2970 or email info@takecontrolmt.com

TAKE CONTROL

Eat Well, Stay Active, Reduce Your Risks.

** Take Control offers comprehensive and confidential education and support using a telephonic delivery method, which allows the Plan member to participate from anywhere and receive the individual attention specific to the Plan member's needs. The 12-month program includes one-on-one monthly health coaching telephonic sessions with licensed Dietitians, Exercise and Sports Science Trainers, and certified Diabetes Educators.

The Take Control Lifestyle Management Program offers the following health coaching programs:

- ➤ High Blood Pressure
- > High Cholesterol
- Weight Loss
- Diabetes/Pre-Diabetes
- > Tobacco Cessation
- > Maternal

*** This benefit is not applicable to Medicare primary enrollees

** Enrollment in Take Control is confidential and voluntary.

WONDR HEALTH (formerly Naturally Slim)



Metabolic Syndrome Reversal Program

Wondr Health* is a behavioral counseling program for metabolic syndrome reversal, weight management, and diabetes prevention.

Features include:

- 10 weeks of counseling, personalized for skill building; 10 weeks customized for skill reinforcement; 32 weeks customized for skill maintenance.
- Weekly, self-paced, informative online video sessions (including mobile app for on-the-go access, skill reinforcement, and habit formation).
- Interactions with health coaches and online community for social support.
- Available at no cost to <u>all</u> MUS Medical Plan participants over age 18.

Visit wondrhealth.com/mus for more information!



Conquer pain, recover from an injury, and regain an active lifestyle with Hinge Health.

Hinge Health provides a 12-week program, which includes:

- A tablet computer and wearable sensors.
- Unlimited 1:1 health coaching.
- Personalized exercise therapy.
- The program is delivered remotely using mobile and wearable technology.
- Available at no cost to <u>all</u> MUS Medical Plan participants over age 18.

Visit hingehealth.com/mus for more information!



HINGE HEALTH®

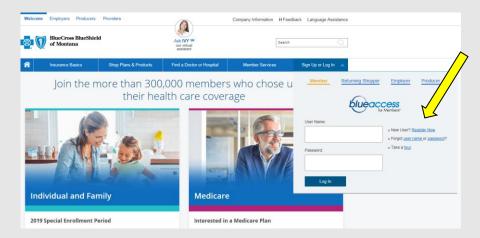
Musculoskeletal Management Solution*



HOW TO ACCESS THE WELL ONTARGET® PORTAL

Use your Blue Access for Members (BAMSM) account:

Log in to BAM at bcbsmt.com/members. If you are a New User, you will need to register your account. Click "Register Now" on the login screen.



Once you are in BAM, click on the & Wellness link on the upper right side of the screen and then click on the "Visit Well on Target" button and you will be taken to the portal.



Well onTarget

Well onTarget®

Well on Target has tools and resources to help you manage your health:

- Health Assessments to help you measure your health.
- Digital Self-Management Programs, lessons, and challenges to help you reach your wellness goals.
- With the Blue PointsSM program, you can earn points by completing activities and reaching goals. These points can be redeemed online for rewards.
- Track healthy habits, sync your fitness and nutrition devices with the Well on Target portal or download the app.



Visit Well onTarget ☑



Well on Target® Member Portal

Portal Highlights

- Health Assessment
- Member dashboard
- Explore your wellbeing
- My Journey recommended activities
- Digital self-management programs
- Interactive symptom checker
- Blue Points rewards
- Personal wellness challenges
- Fitness/nutrition tracking

Offerings that earn Blue Points:

- Health Assessment completion.
- Digital self-management program engagement.
- Fitness Program visits: Get points for joining the Program. Earn additional points for weekly visits.
- Use of Online Trackers.
- Connecting and syncing a fitness or nutrition device or app.

** Blue Points monetary value are considered taxable income by the IRS once redeemed.

Fitness Program

• The Fitness Program is available to you and your covered dependents (age 16 and older). The program gives you access to a nationwide network of fitness locations. Choose one location close to home, near work, or visit locations while traveling.

Fitness Program perks include:

- Convenient payment methods.
- Earn Blue Points for joining the Fitness Program. Earn additional points for weekly visits. Redeem points for apparel, books, electronics, health/personal care items, music, sporting goods, and so much more.
- The Always On Mobile App and Well on Target portal track fitness activity in real-time.



Blue365[®] Member Discount Program

Members and covered dependents can save money on value-added health and wellness products and services not usually covered by a medical benefit plan.

Visit bcbsmt.com/member/advantages-of-membership/blue365-discount-program.

Discounts available in these categories:



Apparel and Footwear



Fitness



Hearing and Vision



Home and Family



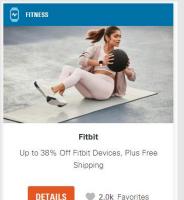
Nutrition

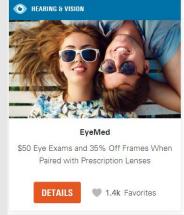


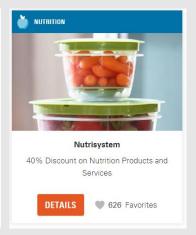
Personal Care



Save on fitness gear, gym memberships, healthy eating, dental, vision, hearing aids and more, from top national and local retailers.







Register for Blue365 on Blue Access for Members[™] or visit blue365deals.com/bcbsmt

Blue365 is a discount program only for BCBSMT members. This is NOT insurance. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products and reserves the right to stop or change this program at any time without







Savings You Can See and Hear

Get exclusive discounts on LASIK eye surgery and Amplifon hearing aids



Your wellness is more than oral health

That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.¹

How do I get the discounts?

It's easy. Just give Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.

	Amplifon	QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	62% average savings off retail hearing aid pricing ² , with a best-price guarantee of 5% ³	40 to 50% off the national average price of traditional LASIK eye surgery ⁴
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide ⁵
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁶
Get started	 Call Amplifon. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. Amplifon will send you and your provider the details to activate your discounts. Save on hearing aids, and receive complimentary batteries for two years. 	 Call QualSight. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. Receive written confirmation, including pricing information and directions to your provider's office. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental

Choices Wellness Incentive Program for 2022!!



* Incentive Program began on April 4th

- ~NEW~ MUS has partnered with Whise to offer a new Wellness Incentive Program.
- <u>All</u> MUS Retirees and their legal spouses who are enrolled in the *Choices* Medical Plan are eligible for enrollment in the program.
- Earn reward points by participating in wellness challenges and redeem Pulse Cash for items in the Virgin Pulse Store.
- Earn additional Pulse Cash by attending a MUS WellCheck. *(not applicable to Medicare primary enrollees).*



Who is Virgin Pulse??

Virgin Pulse is more than just rewards. Virgin Pulse is a global wellbeing company that supports more than 4,000 organizations in 21 languages across 190 countries, including 84 of the Global

Fortune 500 companies. Their best-in-class wellness programs help members create

positive lifestyle changes through healthy habits. In fact, 87% of members say that Virgin Pulse changed their lives!



What makes the Virgin Pulse experience so effective?

It's easy to set up; simple to use. In just minutes, you can set up your account, choose your preferences, and start exploring the health topics that interest you most.

You personalize your experience right away. With Virgin Pulse, you can focus on what is important to you in your life now, like how to improve your sleep, boost your nutrition, or add more movement to your day. After you complete a short Health Check survey, your answers will help Virgin Pulse create an experience that will help you meet your wellness goals.

Take it with you wherever you go. With the top-rated Virgin Pulse app, you'll have 24/7 access on your phone or device.

Track automatically. Get credit for the healthy activities you're already doing. Sync your fitness app or device to automatically track physical activity, sleep, and more.

Build community. We all do better when someone is rooting for us. Connect with friends, family, and coworkers to give and receive encouragement and support.











wines



















media























pulse





plus



EDITION

GALACTIC















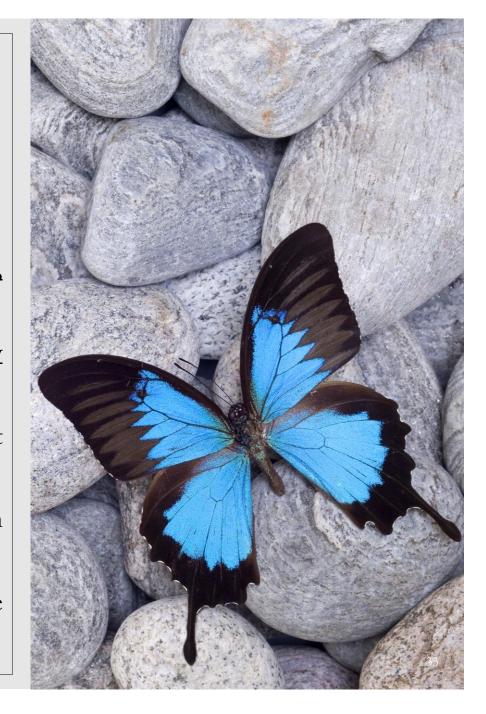


CHOICES Retiree Enrollment Reminders.....

• MUS *Choices* Retiree annual enrollment dates are

April 25 – May 13, 2022

- Enrollment forms with any changes <u>must</u> be submitted by <u>May 13</u>, <u>2022</u> to your campus Human Resources/Benefits office.
- o If you do not submit any changes, then you will be automatically re-enrolled in your prior plan year benefit elections.
- *Choices* Retiree annual enrollment letter, benefit books, and enrollment forms were mailed the week of April 18th.
- *Choices* benefit books will be posted online on the *Choices* website on April 22nd.
- The recorded *Choices* benefits presentation and slides will be available online on the *Choices* website on April 27th.





Provider Network Reminders.....



<u>Use In-Network Providers</u> – Be sure to use In-Network providers to ensure you do not incur "balance billing" charges.



Always check - **<u>DO NOT</u>** assume participation "....but my doctor has always been In-Network!"



Check with the Plan claims administrator or the MUS Benefits office if you need help finding In-Network providers.



To see if your provider is an In-Network provider, visit the Plan claims administrators' website provider finder.

- To see if your provider is a BCBSMT In-Network provider, visit <u>bcbsmt.com/find-a-doctor-or-hospital</u>.
- To see if your provider is a Delta Dental PPO or Premier Network provider, visit <u>deltadentalins.com/mus</u>

QUESTIONS?

Thank you for your time!



choices.mus.edu 1-877-501-1722

