

Montana University System

Retiree Annual Benefits Enrollment – FY2024

(July 1, 2023 – June 30, 2024)

choices

TM

MUS **EB**
Montana University System
Employee Benefits



choices



Retiree Benefits

2023 - 2024
Montana University System

Agenda

1. Annual Enrollment Dates
2. Medical Plan Benefits
3. Prescription Drug Plan Benefits
4. COVID-19 Testing/Vaccines
5. Dental Plan Benefits
6. Vision Hardware Plan Benefits
7. Wellness Programs
8. Premium Payments
9. Provider Networks
10. Enrollment Reminders

MUS *Choices*

Annual Enrollment Dates for FY2024

April 24 – May 12, 2023



Choices Retiree Medical Plan Benefits –

BCBSMT will continue to administer the Medical Plan.



MEDICAL BENEFIT DESCRIPTION	IN-NETWORK BENEFITS
PCP Office Visit	\$30 copay
Specialty Office Visit	\$50 copay
Coinsurance	30%
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)

No Medical Plan benefit changes or rate changes for FY2024!!

~**NEW**~ Hearing Exam benefit – Available for all Medical Plan members.

The hearing exam benefit will include:

- ✓ One medical/preventive hearing exam/Plan Year; \$0 copay (In-Network).
- ✓ Additional In-Network hearing exams, subject to office visit copay.
- ✓ Hearing exams billed by an Out-of-Network provider, subject to Out-of-Network benefits.

Choices Retiree Prescription Drug Plan Benefits

Navitus will continue to administer the Prescription Drug Plan.



Rx BENEFIT DESCRIPTION

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 FY2024!!!**

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



Choices Retiree Prescription Drug Plan –



- Lumicera Health Services continues as the Specialty Pharmacy for the MUS Plan.
- Western Drug (Bozeman only), CVS, & Target 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 (delivers to Montana, Idaho, Washington, Wyoming, S. Dakota, and N. Dakota only).



Choices Retiree Prescription Drug Plan Reminders

- ✓ Medicare eligible Retirees **must** be enrolled in **BOTH** Medicare Parts A & B as their primary coverage. If you are Medicare eligible and not enrolled in **BOTH** Medicare Parts A & B, **you will be disenrolled from the MUS *Choices* Medical and Rx Plans.**
- ✓ Medicare eligible Retirees enrolled in the MUS *Choices* Medical Plan will **automatically** be enrolled in the Navitus MedicareRx (Part D) prescription drug plan.
- ✓ Medicare primary Retiree Medical Plan members **CANNOT** be enrolled on another Medicare primary Retiree Medical Plan as a spouse (dual enrollment) due to CMS Medicare Part D rules.
- ✓ ***Split family*** – Medicare eligible Retiree Plan members are enrolled in the MedicareRx (Part D) Plan and non-Medicare eligible Retiree Plan members are enrolled in the Commercial Plan.
- ✓ Navitus MedicareRx members are enrolled as an individual, not as a family.
- ✓ MedicareRx Plan accumulations are calculated based on a calendar year (January 1 - December 31).
- ✓ The Navitus opt-out period is October 12 - October 29, 2023. If you opt-out of Navitus, **you will be disenrolled from the MUS *Choices* Medical and Rx Plans.**

~ COVID-19 Testing/Vaccines ~

Effective July 1, 2023, the MUS Benefits Plan will revert to pre-pandemic benefit standards as follows:

COVID-19 Testing:

- ✓ Over-the-counter tests will not be covered/reimbursed.
- ✓ Testing will be subject to deductible/coinsurance based on the provider's network status.



COVID-19 Vaccines:

- ✓ Vaccines provided by an In-Network provider will be covered at 100% of the allowed amount.
- ✓ Vaccines provided by an Out-of-Network provider will be subject to Out-of-Network benefits.



Choices Retiree Dental Plan Benefits –



Delta Dental will continue to administer the

Select Dental Plan.

**No Dental Plan benefit changes or rate changes
for FY2024!!**



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

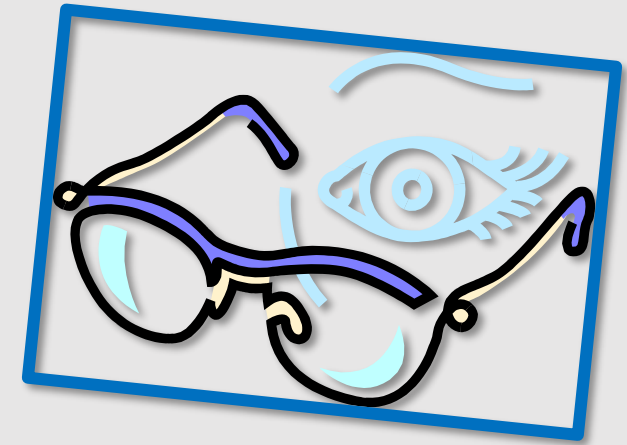
✓ **\$2,000 ANNUAL BENEFIT MAXIMUM, per covered Plan member**
(Select Plan annual maximum does not apply to Diagnostic/Preventive services)

Choices Retiree Vision Hardware Plan Benefits –

BCBSMT will continue to administer the Vision Hardware Plan.

(Vision Hardware Plan covers hardware ONLY)

**No Vision Hardware Plan benefit changes
or rate changes for FY2024!!**



- ✓ Eyeglass frames and prescription lenses, in lieu of contacts (1 pair).
UP TO \$300 ANNUAL ALLOWANCE, per covered Plan member
- ✓ Prescription Contacts, in lieu of frames and lenses (1 purchase).
UP TO \$200 ANNUAL ALLOWANCE, per covered Plan member
- ❖ Eye Exam (routine or medical) is provided as part of the Medical Plan (1/Plan Year). (\$0 copay when using an In-Network provider)



MUS Wellness Program Highlights –

- ✓ MUS WellChecks (2/Plan Year)
(this benefit is available for non-Medicare enrollees only)
- ✓ Take Control Lifestyle Management Program
(this benefit is available for non-Medicare enrollees only)
- ✓ Wondr Health, Hinge Health, Well onTarget, and Blue 365 Discount Programs via BCBSMT
- ✓ Amplifon and Quallsight Programs via Delta Dental
- ✓ 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, confidential education and support using a telephonic delivery method, which allows the participant to engage from anywhere and receive the individual attention specific to their needs. The 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 available for non-Medicare enrollees only*

*** Enrollment in Take Control is confidential and voluntary.*



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

Program 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, skill reinforcement, and habit formation).
- Interactions with health coaches and online community for social support.
- Available at no cost to **all** MUS Medical Plan enrollees over age 18.

Visit wondrhealth.com/mus for more information!

Expect skills, not rules.

Learn weight loss skills based on
behavioral science.



Metabolic Syndrome Reversal Program



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



Musculoskeletal Management Solution

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

- Unlimited 1:1 health coaching.
 - Personalized exercise therapy.
- The program is delivered remotely using mobile and wearable technology.
- Available at no cost to all MUS Medical Plan enrollees over age 18.

Visit hingehealth.com/mus for more information!



Care for everybody and every body part
A one-stop-shop Digital MSK Clinic™

Neck & Upper Back

Shoulders

Elbows, Forearms, Wrists
& Hands

Lower Back & Hips

Thighs & Knees

Shins & Calves

Ankles & Feet



Well onTarget® 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 onTarget portal track fitness activity in real-time.

ACCESS

WELL ONTARGET

Log into your [Blue Access for Members](#) account at bcbsmt.com/members

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



**BlueCross BlueShield
of Montana**


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

 **FITNESS**




Fitbit

Up to 38% Off Fitbit Devices, Plus Free Shipping


DETAILS  2.0k Favorites


 **HEARING & VISION**




EyeMed

\$50 Eye Exams and 35% Off Frames When Paired with Prescription Lenses


DETAILS  1.4k Favorites

 **NUTRITION**



Nutrisystem

40% Discount on Nutrition Products and Services

DETAILS  626 Favorites

Register for Blue365 on Blue Access for MembersSM
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 notice.

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	<ol style="list-style-type: none"> 1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries for two years. 	<ol style="list-style-type: none"> 1. Call QualSight. 2. 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. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental

Choices Wellness Incentive Program for 2023!!

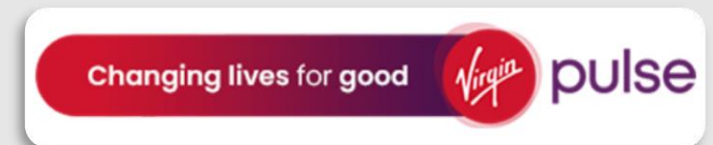


- MUS has partnered with  to offer the MUS Wellness Incentive Program.
- MUS Retirees and their legal spouses who are enrolled in the *Choices* Medical Plan are eligible for enrollment in the program.
- Earn reward points by participating in wellness challenges and redeem Pulse Cash for items in the Virgin Pulse Store.
- Earn additional Pulse Cash by attending a MUS WellCheck (1/Plan Year).

(this benefit is available for non-Medicare enrollees only)

For more information, visit wellness.mus.edu/Incentive_Program.html

Visit join.virginpulse.com/muswell to enroll today!



Choices Retiree Premium Payments –



- MUS Retirees who pay their monthly premiums via Direct Bill will continue to submit their monthly premium payments directly to the MUS Direct Bill Administrator, Businessolver.
- Businessolver offers the following Direct Bill payment options: online payments (one-time or automatic) (access at choices.mus.edu); scheduled automated clearing house (ACH) payment transactions; or physical monthly statement 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 current monthly premium payment option as of July 1, 2023, please contact your campus Benefits Representative to help you make the change.

Montana University System Online Benefits Enrollment

DCC, FVCC, MCC, OCHE Login

 Benefits Enrollment

UM Campus Login

 UM NetID Login

MSU Campus Login

 MSU NetID Login

Retiree/COBRA Login & Direct Bill Payments

 Retiree/COBRA Login



For Direct Bill payments,
visit choices.mus.edu

Benefitsolver – Welcome/Login Screen



Welcome

User Name *

case sensitive

Password *

case sensitive

Login >

[Forgot your user name or password?](#)

First time here?

Register to create your
user name and password.

[Register](#)

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



Provider Network Reminders.....



Use In-Network Providers – Be sure to use In-Network providers to ensure you do not incur “balance billing” charges.



Always check - **DO NOT** 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 bcbsmt.com/find-a-doctor-or-hospital.
- To see if your provider is a Delta Dental PPO or Premier Network provider, visit deltadentalins.com/mus

CHOICES Retiree Enrollment Reminders.....

MUS *Choices* Annual Enrollment April 24 – May 12, 2023

- Retiree enrollment forms with changes **must** be submitted by **May 12, 2023** to your campus Benefits Representative.
- 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 postcard, benefits workbooks, and enrollment forms were mailed the week of April 10th.
- *Choices* Retiree benefits workbooks will be available online on the *Choices* website on April 21st.
- The recorded *Choices* benefits presentation and slides will be available online on the *Choices* website by April 26th.



Thank you for joining the MUS *Choices*
Retiree benefits presentation!

QUESTIONS?

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

