

Montana University System Employee Annual Benefits Enrollment – FY2025

(July 1, 2024 – June 30, 2025)

choicesTM

MUS **EB**
Montana University System
Employee Benefits



choices




Active Benefits

2024 - 2025
Montana University System

Agenda

1. Annual Enrollment Dates
2. Dependent Eligibility Information
3. Medical Plan Benefits
4. Prescription Drug Plan Benefits
5. Dental Plan Benefits/Fee Schedule
6. Vision Hardware Plan Benefits
7. Provider Network Reminders
8. Dependent Premium Hardship Waiver
9. Flexible Spending Accounts (FSAs)
10. Wellness Programs
11. Annual Enrollment Reminders



MUS *Choices*
Annual Enrollment Dates for
FY2025

April 24 – May 15, 2024

~ Historical *Choices* Employee Premium Rates & Benefit Changes ~

- ✓ **Employer Contribution** (State share) – no change since the 2016-2017 Plan Year (\$1,054/month)
- ✓ **Medical Plan** – no rate change since the 2016-2017 Plan Year
- ✓ **Dental Plans** – no rate change since the 2017-2018 Plan Year
- ✓ **Vision Hardware Plan** – no rate change since the 2019-2020 Plan Year
- ✓ **Benefits** – no adverse changes since the 2015-2016 Plan Year, only enhancements

A hand holding a magnifying glass over the word "BENEFITS". The magnifying glass is held by a hand from the bottom left, and the lens is focused on the word "BENEFITS" which is written in large, bold, red, italicized capital letters. The background is a light blue gradient.

BENEFITS

No benefit changes or premium rate changes for FY2025!!



MUS **EB**
Montana University System
Employee Benefits

Dependent Eligibility Information

- ✓ Dependent children, up to age 26, may be enrolled in Medical, Dental, and/or Vision Hardware coverage during Annual Enrollment.

~ MUS has a closed enrollment for Medical and Dental coverage for a Legal Spouse ~

- ✓ Proof of eligibility is required for all new dependents being added to the MUS Plan during Annual Enrollment.
- ✓ Mid-year enrollment or disenrollment may only occur with a “Qualifying Event”.
 - *Such as, marriage, birth, death, divorce, or loss or gain of eligibility for other health insurance coverage.*

Choices Employee Medical Plan Benefits

(BCBSMT administers the Medical Plan)



MEDICAL BENEFIT DESCRIPTION	IN-NETWORK BENEFITS
PCP Office Visit	\$25 copay
Specialist Office Visit	\$40 copay
Coinsurance	25%
In-Network Deductible	\$750 (individual) / \$1,500 (family)
In-Network Out-of-Pocket (OOP) Maximum	\$4,000 (individual) / \$8,000 (family)
Eye Exam (routine or medical)	\$0 copay/1 per Plan Year

~ UPDATE ~ Hearing Exam benefit – As of July 1, 2024, Audiologist exams will be processed based on the network status of the provider.

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

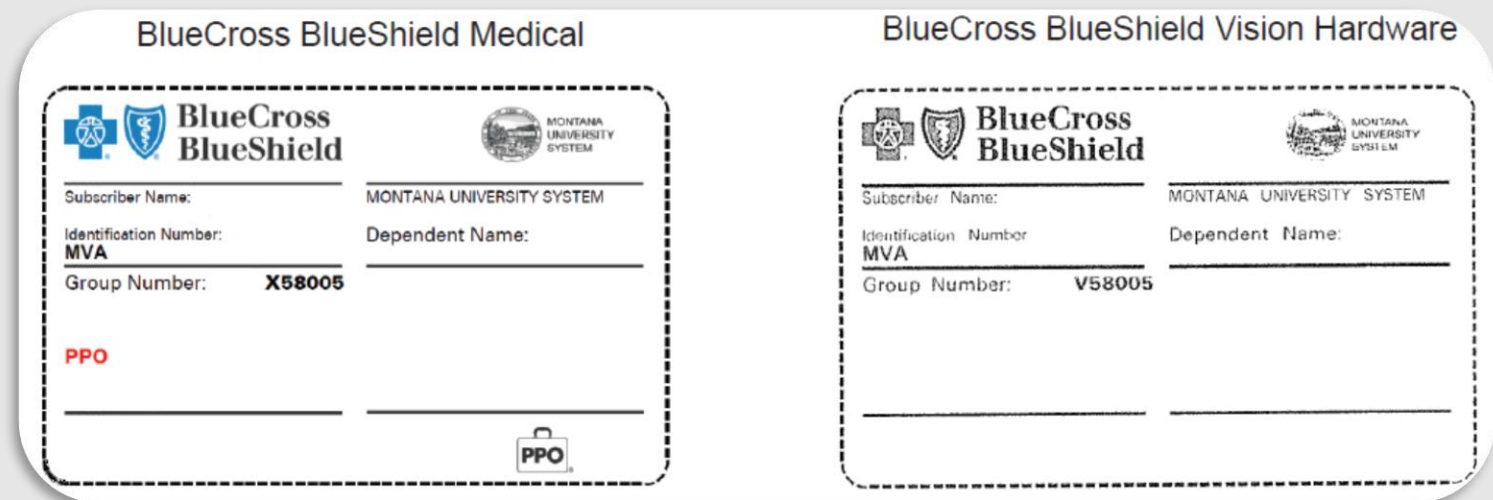
BCBSMT has changed their mailing address for faster processing and response times for members. As part of this effort, beginning in April, the Montana P.O. Boxes 4309 and 7982 will be transitioning to a P.O. Box in Texas.

New Address –

Blue Cross and Blue Shield of Montana
P.O. Box 660255
Dallas, TX 75266-0255

Mail sent to the previous Montana addresses will be forwarded to the new Texas address during a transition period of one year. The old Montana P.O. Boxes will close after the transition. The new address can be used now during the transition period.

In June, BCBSMT will be issuing new Medical and Vision Hardware ID cards with the new address to MUS Plan members.



Choices Employee Prescription Drug Plan Benefits

(Navitus administers 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)



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

Choices Employee Prescription Drug Plan

- Lumicera Health Services administers the Specialty Pharmacy.



- 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.
- 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 or Costco.



Choices Employee Dental Plan Benefits

(Delta Dental administers the **Basic** & **Select** Dental Plans)



- ❖ **Basic Plan** – Diagnostic/Preventive services only.
 - ✓ **\$750 ANNUAL MAXIMUM**, per covered Plan member

- ❖ **Select Plan** – Diagnostic/Preventive, Basic, & Major Restorative,
 - Orthodontia services (\$1,500 lifetime maximum/covered Plan member)

 - ✓ **\$2,000 ANNUAL BENEFIT MAXIMUM**, per covered Plan member

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

Dental Network/Fee Schedule



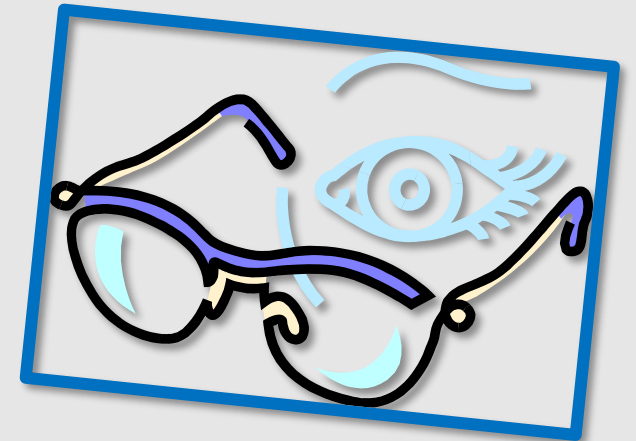
- MUS dental claims are reimbursed based on a fixed dental fee schedule.
- The fee schedule's fixed dollar amount is the maximum reimbursement for the specified procedure code, regardless of provider network.
- Covered Dental Plan enrollees are responsible for the difference (if any) between the provider's billed charge and the fee schedule's fixed reimbursement amount.
- MUS Dental Plan enrollees have the freedom of choice to visit **any** licensed dentist, however, out-of-pocket costs **may** be reduced if utilizing a Delta Dental PPO or Premier network dentist.



Choices Employee Vision Hardware Plan Benefits

(BCBSMT administers the Vision Hardware Plan)

- ✓ **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.**
- ❖ **Vision Hardware Plan covers hardware ONLY (frames/lenses or contacts)**



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!”



Contact the Plan Claims Administrator or the MUS Benefits office if you need assistance finding In-Network providers.



To check to see if your provider is an In-Network provider, visit the Plan Claims Administrator’s online provider finder.

- To find a BCBSMT In-Network provider, visit bcbsmt.com/find-a-doctor-or-hospital.
- To find a Delta Dental PPO or Premier Network provider, visit deltadentalins.com/mus/.

Choices Dependent Premium Hardship Waiver

- MUS offers a Dependent Premium Hardship Waiver to assist employee families who have a financial hardship with the cost of medical coverage for dependent children (ages 0-26) who are covered on the MUS *Choices* Medical Plan.
- The child's family **must** first apply for Healthy Montana Kids (HMK) for all children under age 19. If HMK denies coverage due to not meeting the HMK income guidelines, a Hardship Waiver Application may be submitted to the MUS Benefits office to request the premium waiver. If the total household income is not more than 125% of the HMK income guidelines, covered dependent children will be eligible for the premium waiver for the Plan Year.
- The family **must** re-apply for HMK **and** submit a waiver application **each** Plan Year prior to Annual Enrollment to be eligible for the premium waiver.
- Visit choices.mus.edu/forms.html to apply or contact the MUS Benefits Office at 1-877-501-1722 for more information.



Flexible Spending Accounts (FSA)

* FSA administrative fees
are paid by MUS

The MUS *Choices* Plan offers three optional Flexible Spending Accounts (FSA) through HealthEquity/WageWorks –

- Health Care FSA – Medical, Rx, Dental, and Vision expenses.
- Limited Purpose FSA – Dental and Vision expenses only.
- Dependent Care (Day Care) FSA – Day Care expenses only.



These optional reimbursement accounts (FSAs) allow you to set aside a portion of your earnings (pre-tax) in equal installments throughout the Plan Year (July 1 – June 30) to pay for qualified out-of-pocket expenses for health care and dependent care (day care) services. FSA funds may only be used for expenses incurred on or after your FSA effective date (includes debit card transactions).

~ No Automatic Enrollment ~

Employees must re-enroll during each Annual Enrollment to participate in a Flexible Spending Account and to continue contributions.

(no exceptions can be made on late enrollment)

Irrevocable Elections:

- After Annual Enrollment, FSA participants have until their first paycheck after July 1st to identify any issues with their FSA election(s) (***this does not include not enrolling in a FSA during Annual Enrollment***).
- No changes to FSA elections will be allowed after a new employees first paycheck or the first paycheck after a qualifying event.

Health Care Flexible Spending Accounts (FSA)

HealthEquity

WageWorks

- ❖ **Health Care FSA (HCFSA) (general purpose)** – You may elect amounts to be withheld from your earnings to assist you with paying for your out-of-pocket **Medical, Rx, Dental, and/or Vision** expenses (including, but not limited to: deductibles, copays, coinsurance).
 - For a comprehensive list of HCFSA eligible expenses, including a list of expenses that may require a letter of Medical Necessity or a prescription from your doctor, visit healthequity.com/fsa-qme.
 - ** If you and/or your legal spouse are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) through another insurance plan, you are **not** eligible to elect the MUS general purpose Health Care FSA.
- ❖ **HSA-Compatible Limited Purpose FSA (LPFSA)** – If you and/or your legal spouse have a HSA, you may choose to elect a HSA-Compatible LPFSA, which you can use to pay for eligible **Dental and Vision** expenses **only** (including, but not limited to: dental exams, dentures, contacts, eyeglass frames and prescription lenses).
 - The LPFSA guidelines are the same as the HCFSA, with the exception of eligible expenses.
 - For a comprehensive list of LPFSA eligible expenses, visit healthequity.com/lpfsa-qme.

Health Care Flexible Spending Accounts (FSA) cont.

- ❖ The minimum amount an employee can contribute to a HCFSA or LPFSA for FY2025 is **\$120** and the maximum amount an employee can contribute is **\$3,200**.
- ❖ **Health Care FSA balance:** If an employee doesn't enroll in an FSA for FY2025 and has unused FSA funds in the amount of \$50 or less that are not expended by June 30, 2024, the FSA will be closed and the remaining unused funds will be forfeited.
- ❖ **New** HCFSA/LPFSA participants will **automatically** receive a VISA Healthcare Card (debit card) at no additional cost.
- ❖ **Reimbursement Options:**
 - Direct Deposit
 - VISA Healthcare Card (debit card)
 - Pay Me Back or Pay My Provider



- ❖ **FSA Store:** Have FSA funds you need to spend before the end of the Plan Year? WageWorks partners with the FSA Store which has one of the largest selections of eligible HCFSA products. You can use your Healthcare Card to conveniently order and pay for these items online at [fsastore.com/!](https://fsastore.com/)



HCFSA Rollover Funds

The IRS permits health care FSAs to rollover a limited amount of unused FSA contributions from one Plan Year to the next. This means that HCFSA/LPFSA balances from the current Plan Year, can be rolled over to the next Plan Year that begins July 1st. ***Be sure not to elect more than you will need to cover expenses incurred by you and/or your eligible dependents during the Plan Year.***

~ NEW ~ Beginning 7/1/24, MUS will no longer allow unused FSA contribution amounts to rollover if an FSA participant **does not** re-enroll in a HCFSA **or** LPFSA during Annual Enrollment. Under the **“use it – or –lose it”** rule, any FSA contribution amount not used by the end of the Plan Year will be forfeited.

FSA participants **must** re-enroll in a HCFSA/LPFSA for any unused FSA contribution amounts to rollover into the next Plan Year.

- ✓ **\$610** of unused FSA contributions from FY2024 (July 1, 2023 – June 30, 2024) will rollover into FY2025 (July 1, 2024 – June 30, 2025) **if an FSA is elected for FY2025.**
- ✓ **\$640** of unused FSA contributions from FY2025 (July 1, 2024 – June 30, 2025) will rollover into FY2026 (July 1, 2025 – June 30, 2026) **if an FSA is elected for FY2026.**

Dependent Care (Day Care) Flexible Spending Account (DCFSA)

~ *Dependent Care (Day Care) FSA is not used for reimbursement of health care expenses.* ~

~ *DCFSA is used for day care expenses only.* ~

❖ You may elect amounts to be withheld from your earnings to assist you with paying for your out-of-pocket **Dependent Care (Day Care)** expenses.

❖ The minimum amount an employee can contribute to a DCFSA for FY2025 is **\$120** and the maximum amount an employee can contribute is **\$5,000**.



❖ DCFSA (Day Care) eligible expenses include: live-in care, babysitters, licensed day care/preschool centers, and after school care for children under age 14 or for individuals unable to care for themselves. Schooling expenses at the kindergarten level and above, overnight camps, and nursing home care are **not** reimbursable. For a comprehensive list of eligible DCFSA expenses, visit healthequity.com/dcfsa-qme.

❖ **Reimbursement Options:**

- Direct Deposit
- Pay Me Back or Pay My Provider

* ***Unused DCFSA (Day Care) contribution balances cannot be rolled over to the next benefit Plan Year.***

Health Care FSA Claims Submission


HealthEquity

WageWorks

- ❖ FSA funds may **only** be used for expenses incurred on or after the FSA AE effective date (7/1/24) and can be used at any time during the benefit Plan Year (includes debit card transactions).
- ❖ All FSA claims incurred during FY2024 (July 1, 2023 – June 30, 2024) **must be received by September 30, 2024** by HealthEquity/WageWorks to be eligible for reimbursement.
- ❖ All FSA claims incurred during FY2025 (July 1, 2024 – June 30, 2025) **must be received by September 30, 2025** by HealthEquity/WageWorks to be eligible for reimbursement.

No exceptions can be made on late claims submissions!

MUS Wellness Program Highlights

- ✓ Employee Assistance Program (EAP) via Deer Oaks
- ✓ MUS WellChecks (2/Plan Year)
- ✓ Wellness Incentive Program via 
- ✓ Live Fitness & Nutrition Workshops and Webinars
- ✓ ~ **NEW** ~ MUS Wellness Lab
(online fitness, nutrition, and healthy habits video learning tool)
- ✓ WellBaby Program
- ✓ Take Control Lifestyle Management Program
- ✓ Wondr Health, Hinge Health, Well onTarget, and Blue365 Discount Programs via BCBSMT
- ✓ Amplifon and Quallsight via Delta Dental

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





Your Employee Assistance & Work-Life Program



Eligibility

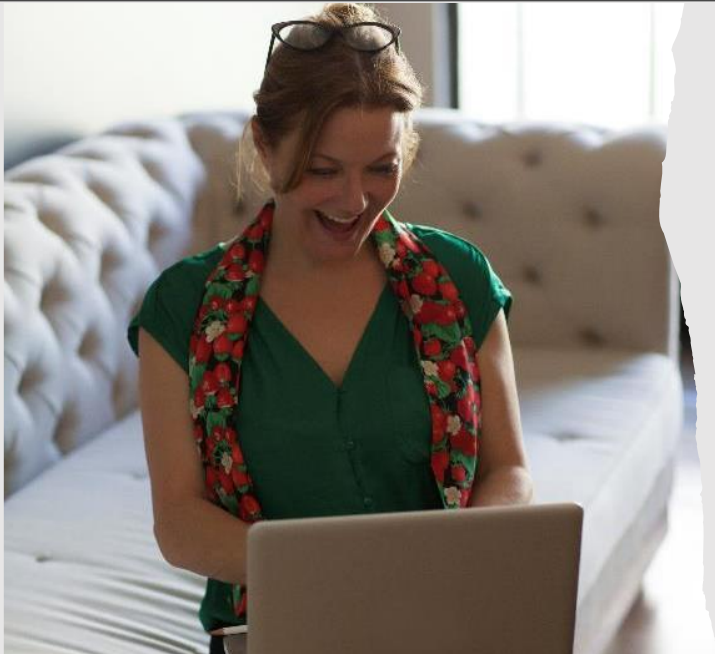
- ✓ Employees
- ✓ Household members
- ✓ Dependents
- ✓ Coverage extends for 6 months post-employment

24-Hour Program Access

- ✓ Helpline: (888) 993-7650
- ✓ iConnectYou App
(call, instant message, video, SMS text with a counselor or schedule a call)
- ✓ LiveCONNECT Instant Messaging

Short-term Counseling

- ✓ Sessions: **7 (per person, per issue, per year)**
- ✓ Telephonic intake & assessment
- ✓ Referral provided to a local clinician for short-term counseling within 3 days
- ✓ Call the referred provider to schedule an appointment at your convenience



Alternate Modes of Support

(Does not count toward the 7 sessions per person, per issue, per year)

AWARE Mindfulness-Based Stress Reduction Program (6 sessions)

- Support for participants experiencing life stress, pain, and challenges with focus and concentration and who want to increase their awareness of and commitment to intentional living.
- Through six (6) weekly sessions, MBSR-trained health and wellness professionals provide one-on-one support and supply electronic resources for self-guided individual practice.

Telephonic Life Coaching (6 telephonic sessions)

- Coaching usually lasts 3-4 months.
- Initial 45-minute session: the participant works with a coach to establish a vision, determine goals, and create an action plan.
- Subsequent 20-minute follow-up coaching sessions ensures the participant is on track to achieve the desired goals.

In My Hands – Computerized Behavioral Therapy (cCBT)

- Complement to the traditional telephone and face-to-face counseling services.
- Self-paced online program encourages participants to interact with the application on a weekly basis.
- 7 online CBT sessions are delivered over the course of seven (7) weeks, with scheduled e-mail and/or telephone support from qualified counselors and additional support as needed.
- Several modules are available, including introduction to CBT; Self-Esteem and Thinking Styles; Low Mood and Depression; Stress and Anxiety; and Coping and Resilience.

Financial & Legal Services

- Free telephonic financial counseling & education with an Accredited Financial Counselor on issues related to consumer debt, budgeting & planning.
- Accredited Financial Counselor provides telephonic consultation & provide resource on avoiding & identifying identity theft along with referrals to full-service credit recovery agencies.
- 30-min. telephonic or in-person consultation with an attorney.
- NOLO Interactive Online Will Preparation.
- Access to over 100 legal forms online at www.deeroakseap.com.



Legal/Financial

Work/Life Resource Locators

Savings Center

Relocation Center

TaxSlayer

WINFertility

Yearly Planner

Work/Life Services: “Let Deer Oaks handle your To Do list”

Daily Living/Convenience:

- Apartment Locators/Moving and Relocation Services
- Home Repair (handymen, plumbers, electricians, contractors, etc.) & House Cleaners
- Entertainment Services
- Veterinarian/Pet Sitters/Kennels/Obedience Training
- Transportation & Travel Services
- Fitness and Wellness Centers/Programs
- Childcare Resources (daycare, preschool, summer programs, etc.)
- Eldercare Resources (assisted living facilities, retirement communities, hospice, etc.)



Help Where You Are: Work-Life Website



Call Day or Night for Confidential Assistance



Helpline: 1-888-993-7650



Email: eap@deeroaks.com



Website: deeroakseap.com



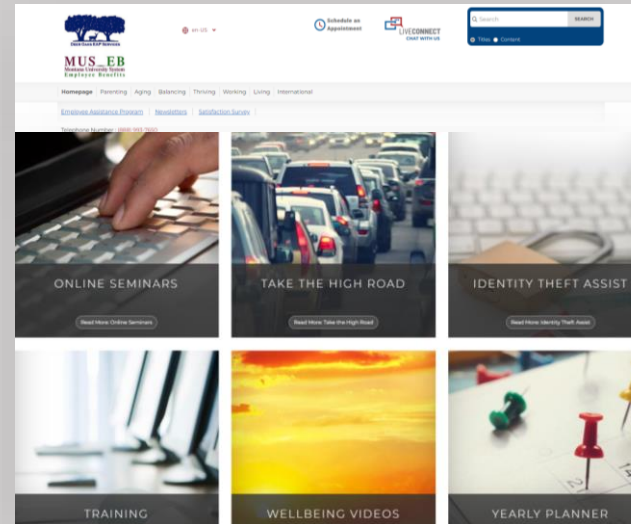
Username/Password: MUS



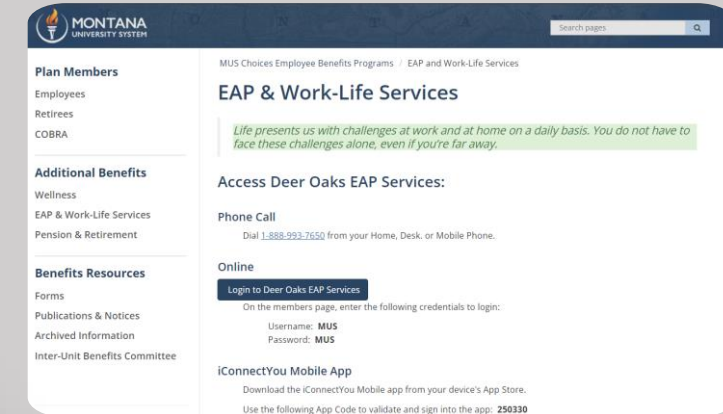
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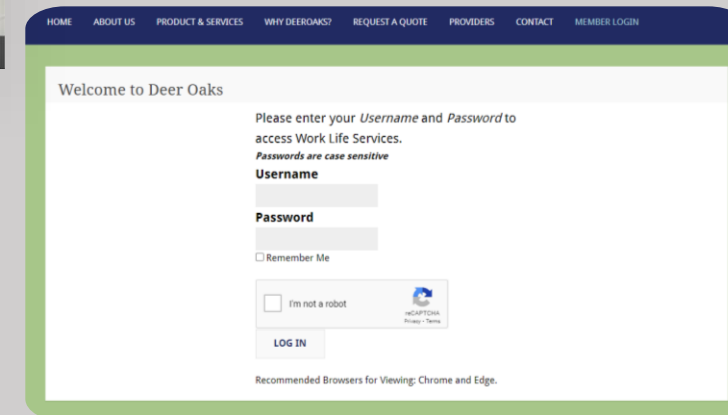
choices.mus.edu/eap-work-life.html



Deer Oaks Member Home Page




choices.mus.edu/eap-work-life.html



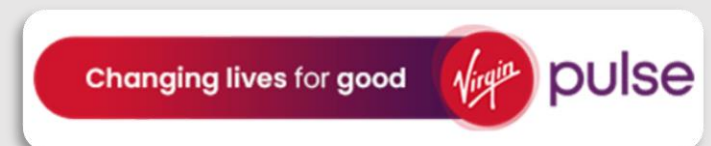
members.deeroakseap.com/

Choices Wellness Incentive Program for 2024!!



- MUS is continuing its partnership with  to offer the MUS Wellness Incentive Program.
- MUS Employees and their legal spouses who are enrolled in the *Choices* Medical Plan are eligible for enrollment in the program.
- Program participants can redeem Pulse Cash earned from collecting points by participating in wellness challenges for items in the Virgin Pulse Store.
- Earn additional Pulse Cash by attending a MUS WellCheck (1/Plan Year).

For more information, visit wellness.mus.edu/Incentive_Program.html
Visit join.virginpulse.com/muswell to enroll today!



~ Virgin Pulse Update ~

- Virgin Pulse merged with HealthComp in November 2023.
- HealthComp is the largest, privately held independent third-party administrator (TPA) for self-funded employers, whose goal is to create the most comprehensive employer health platform to help clients improve health outcomes through a combination of innovative technology and expertise that will significantly improve member decision making and behaviors.
- Virgin Pulse + HealthComp will be transitioning to Personify Health over the course of 2024.
- Virgin Pulse + HealthComp brands will be transitioning to Personify Health as of 1/1/25.
- The Virgin Pulse Wellness Incentive program and online platform will not be changing at this time.
- Communications will be sent out to eligible Plan members announcing the merger in early December 2024.



WellBaby – *Healthy Moms, Healthy Babies.... a world of difference*

Eligibility Requirements:

MUS covered *Choices* Medical Plan members are eligible for ALL of the benefits, if enrolled within the 1st trimester of pregnancy. If enrolled during the 2nd or 3rd trimester, enrollee is eligible for all of the benefits EXCEPT the copay waiver benefit.



- ❖ *Benefits begin the day the participant enrolls (enrollment cannot be backdated).*
- ❖ **Program benefits include:**
 - **Copay waivers** (pre-natal/post-partum office visits, ultrasounds, routine maternity lab work, physician delivery charges)
 - **Generic prescription pre-natal vitamins** (\$0 copay)
 - **Pregnancy books or exercise video**
 - **Enrollment in the Take Control Lifestyle Management Program**
 - **Breast Pump** (purchase or rental of one standard breast pump, to a maximum of \$300)
- ❖ *Enrollment in the WellBaby program is confidential and voluntary.*

Enroll by calling 406-660-0082 or email: wellbaby@umwestern.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***
- ***Maternal***

***** Enrollment in the Take Control program 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.
- The program is available at no cost to all MUS Medical Plan enrollees over age 18.

Expect skills, not rules.

Learn weight loss skills based on behavioral science.



Metabolic Syndrome Reversal Program

Visit wondrhealth.com/mus for more information!



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.

- The program is 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™

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

ACCESS WELL ONTARGET

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

Offerings that earn Blue Points:

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

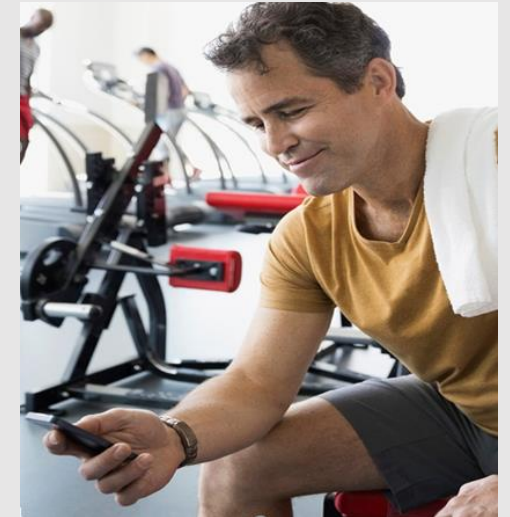
**** Blue Points monetary value are considered taxable income by the IRS once redeemed.**

Fitness Program

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

Fitness Program perks include:

- Convenient payment methods.
- Redeem Blue 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.



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

Montana University System Online Benefits Enrollment

Active Employees

 UM NetID Login

 MSU NetID Login

 DCC, FVCC, MCC, OCHE Login

 Employee Benefits Enrollment Instructions



MONTANA
UNIVERSITY SYSTEM

To enroll in MUS *Choices* benefits, visit choices.mus.edu and click on the applicable campus login button.

** UM/MSU campuses use NetID single sign-on

Benefitsolver – Welcome/Login Screen

benefitsolver

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 DCC, FVCC, MCC, and OCHE users must register by creating a User Name and Password.

Benefitsolver – Member Home Screen

The screenshot displays the 'Benefitsolver' Member Home Screen. At the top left, the logo for 'MUS_EB Montana University System Employee Benefits' is visible. On the top right, there are navigation links for 'Home' and 'Message'. The main content area features a large blue banner with the text '2024-2025 Annual Enrollment is Here!' and '2024-2025 Annual Enrollment Ends May 15th.' To the left of this text is a calendar icon showing '56 Days Left'. Below the banner is a blue button labeled 'Start Here >' with an orange arrow pointing to it. Below the banner is a section titled 'Important Reminders 1' with a yellow warning icon. Underneath this is a sub-section titled 'Action Required' with a blue button labeled 'Start Here' and an orange arrow pointing to it. The background of the banner shows hands typing on a laptop keyboard.

NEW HIRE/ ANNUAL ENROLLMENT SCREEN –

New hires or employee making a mid-year change during the Annual Enrollment period **must** complete **two** benefit elections:

- ✓ New Hire enrollment/MYC enrollment.
- ✓ Future Annual Enrollment (7/1/24).



Benefits Enrollment



Important! You have two enrollments to complete

Because you have started your enrollment during your Annual Enrollment window, you have two enrollments to complete.

1. New Hire Enrollment
2. 2024-2025 Annual Enrollment

Step 1: New Hire Enrollment

As a newly hired employee, you first need to enroll in your benefits that will cover you for the rest of this plan year.

Coverage will be effective based on
02/26/2024

[Begin Enrollment](#)

[Continue](#)

Step 2: 2024-2025 Annual Enrollment

Once you complete your enrollment for this plan year, you will need to enroll in your benefits for the following plan year.

Any add or change in coverage will be effective on
07/01/2024

[Begin Enrollment](#)

[Must Complete New Hire Enrollment First](#)

Access your benefits information, when and where you need it

Review and manage your benefits on the go!



Use the Benefitsolver MyChoice Mobile App for easy access on the go.

Access your benefits information on the MyChoice[®] benefits app!

Below are some of the valuable features the MyChoice benefits app offers you:



Plan Details – View your medical, dental, and vision hardware plans, and supplemental benefits.



Beneficiaries – View and change primary & contingent beneficiaries.



Document Upload – Snap and upload important documents!

Employee Annual Enrollment Reminders

April 24 – May 15, 2024

- **Closed enrollment for a legal spouse** (for Medical and Dental coverage) (qualifying event required). Dependent children up to age 26 may be added during Annual Enrollment for a July 1, 2024 effective date.
- If you do not submit any changes, you will be **automatically** re-enrolled in your prior Plan Year benefit elections.
(with the exception of Flexible Spending Accounts)
- Flexible Spending Account (FSA) enrollment
 - ✓ You **must** enroll in an FSA **each** Plan Year and specify the dollars you wish to go into your account(s).
 - ✓ You **must** re-enroll in a HCFSA or LPFSA for any unused FSA funds to rollover in the FY2025 Plan Year.
- **Verify** your Beneficiaries for your Life and AD&D coverages.
- Employee benefits workbooks will be available on the *Choices* website by April 22nd.
- The recorded Employee benefits presentation/slides will be available on the *Choices* website by April 24th.



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

QUESTIONS?

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

MUS EB
Montana University System
Employee Benefits