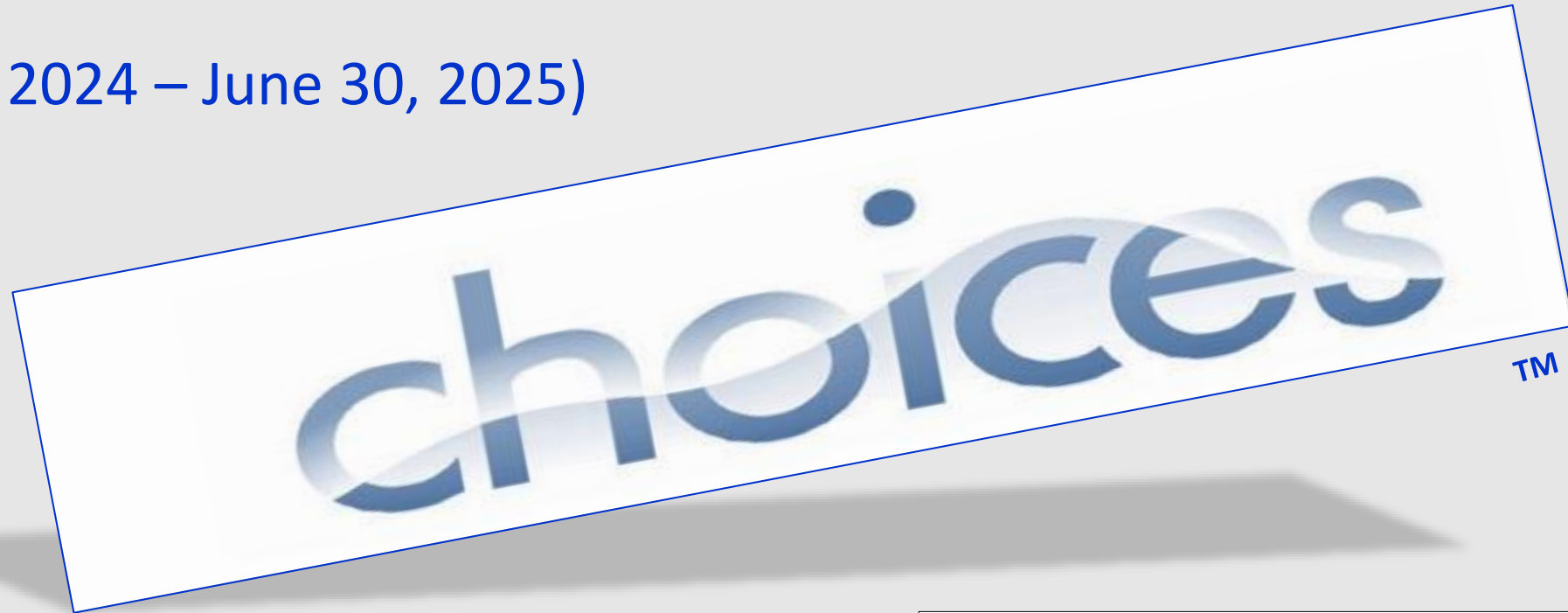


# Montana University System Retiree Annual Benefits Enrollment – FY2025

(July 1, 2024 – June 30, 2025)



# choices




*Retiree Benefits*

2024 - 2025  
Montana University System

## Agenda

1. Annual Enrollment Information
2. Medical Plan Benefits
3. Prescription Drug Plan Benefits
4. Dental Plan Benefits/Fee Schedule
5. Vision Hardware Plan Benefits
6. Provider Network Reminders
7. Wellness Programs
8. Premium Payments



**MUS *Choices***  
**Annual Enrollment Dates for**  
**FY2025**

**April 24 – May 15, 2024**



# Retiree Annual Enrollment Information

April 24 – May 15, 2024

- Retiree enrollment forms with changes **must** be submitted by **May 15, 2024** to your campus Benefits Representative.
  - ✓ Contact your campus Benefits Representative to request a Retiree enrollment form **only** if you are making changes to your current benefit elections.
  - ✓ If you **do not** submit any changes, you will be **automatically** re-enrolled in your prior Plan Year benefit elections.
- Retiree benefits workbooks – mailed the week of April 15<sup>th</sup>; available on the [Choices](#) website by April 22<sup>nd</sup>.
- The recorded Retiree benefits presentation/slides will be available on the [Choices](#) website by April 24<sup>th</sup>.



## ~ Historical *Choices* Retiree Premium Rates & Benefit Changes ~

- ✓ **Medical Plan** – no rate change since the 2019-2020 Plan Year
- ✓ **Dental Plan** – no rate change since the 2013-2014 Plan Year
- ✓ **Vision Hardware Plan** – no rate change since the 2019-2020 Plan Year
- ✓ **Benefits** – no adverse changes since the 2019-2020 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 a bold, red, italicized font. The background is a light, neutral color.

**BENEFITS**

**No benefit changes or premium rate changes for FY2025!!**

# Choices Retiree Medical Plan Benefits

(BCBSMT administers the Medical Plan)



MEDICAL BENEFIT DESCRIPTION	IN-NETWORK BENEFITS
PCP Office Visit	\$30 copay
Specialist 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 (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).

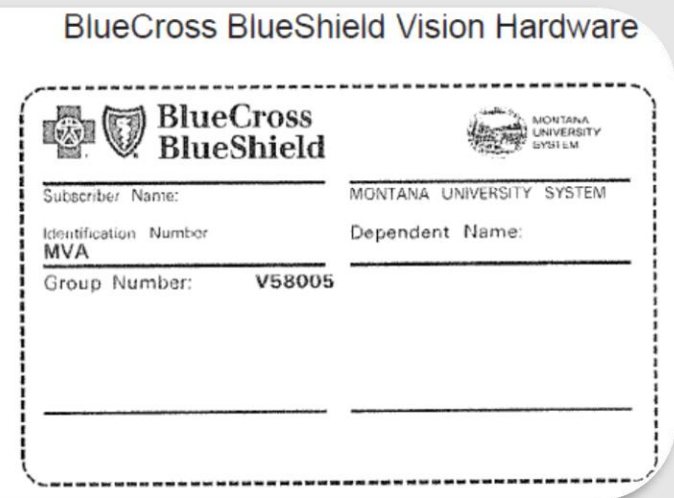
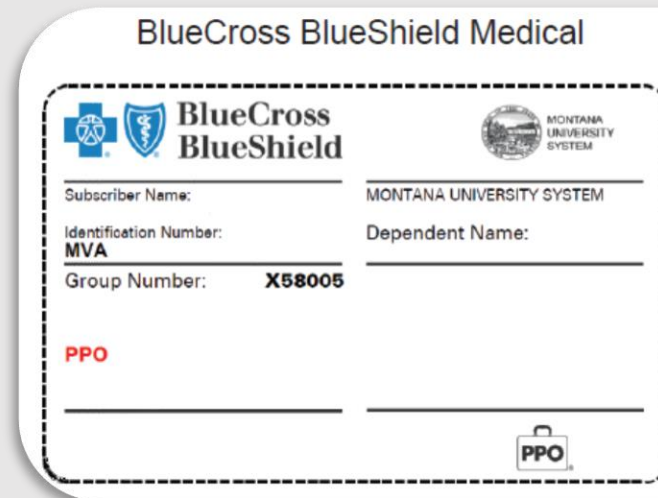
BCBSMT has changed their mailing address for faster processing and response times for members. As part of this effort, beginning in April, the Montana P.O. Boxes 4309 and 7982 will be transitioning to a P.O. Box in Texas.

**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.

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



# Choices Retiree 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 Retiree 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.

**\*\* 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 or Costco.



## *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 coverage*** – Medicare primary 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 benefit accumulations are calculated based on a calendar year (January 1 - December 31).
- ✓ The Navitus opt-out period is October 12 - October 29, 2024. If you opt-out of Navitus, **you will be disenrolled from the MUS *Choices* Medical and Rx Plans.**

# Choices Retiree Dental Plan Benefits

(Delta Dental administers the Select Dental Plan)



- ❖ **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)

 **DELTA DENTAL®**

# 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 Retiree Vision Hardware Plan Benefits

(BCBSMT administers the Vision Hardware Plan)

- ✓ Eyeglass Frames and Prescription Lenses, in lieu of Contacts (1 pair)

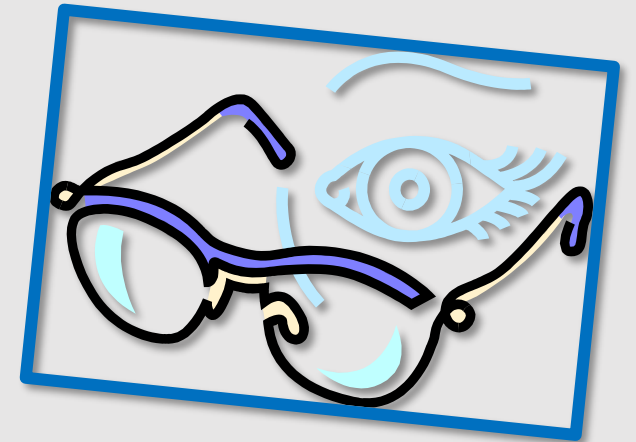
UP TO \$300 ANNUAL ALLOWANCE, per covered Plan member

- ✓ 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](https://bcbsmt.com/find-a-doctor-or-hospital).
- To find a Delta Dental PPO or Premier Network provider, visit [deltadentalins.com/mus/](https://deltadentalins.com/mus/).

# MUS Wellness Program Highlights


- ✓ MUS WellChecks (2/Plan Year)
- ✓ Wellness Incentive Program via 
- ✓ ~ **NEW** ~ MUS Wellness Lab  
(online fitness, nutrition, and healthy habits video learning tool)
- ✓ Take Control Lifestyle Management Program  
(program 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



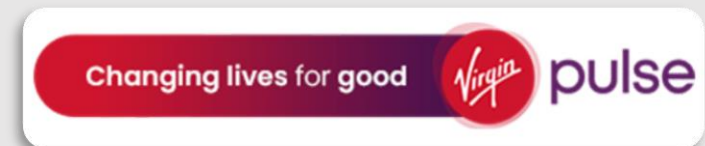
For more information,  
visit.....[wellness.mus.edu](http://wellness.mus.edu)

# *Choices* Wellness Incentive Program for 2024!!



- MUS is continuing its partnership 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.
- 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](https://wellness.mus.edu/Incentive_Program.html)  
Visit [join.virginpulse.com/muswell](https://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.



# Lifestyle Management Program



**SIGN UP ONLINE:** [takecontrolmt.com](http://takecontrolmt.com)

Contact Take Control @ 1-800-746-2970 or email [info@takecontrolmt.com](mailto: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 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.
- 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](https://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](https://hingehealth.com/mus) for more information!



Neck & Upper Back

Shoulders

Elbows, Forearms, Wrists & Hands

Lower Back & Hips

Thighs & Knees

Shins & Calves

Ankles & Feet



**Care for everybody and every body part**

A one-stop-shop Digital MSK Clinic™



# Well onTarget<sup>®</sup> 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](https://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.

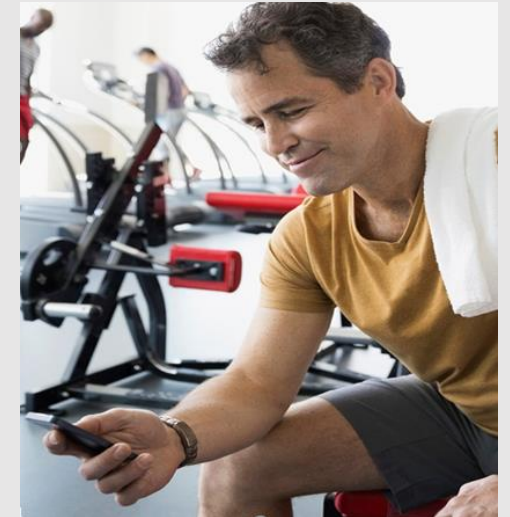
**\*\* Blue Points monetary value are considered taxable income by the IRS once redeemed.**

## 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<sup>®</sup> 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](https://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 Members<sup>SM</sup>  
or visit [blue365deals.com/bcbsmt](https://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.<sup>1</sup>



## 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
<b>Products and services</b>	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
<b>Savings</b>	62% average savings off retail hearing aid pricing <sup>2</sup> , with a best-price guarantee of 5% <sup>3</sup>	40 to 50% off the national average price of traditional LASIK eye surgery <sup>4</sup>
<b>Access</b>	Nationwide network of providers	Over 1,000 LASIK locations nationwide <sup>5</sup>
<b>Quality</b>	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 <sup>6</sup>
<b>Get started</b>	<ol style="list-style-type: none"> <li>1. Call Amplifon.</li> <li>2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment.</li> <li>3. Amplifon will send you and your provider the details to activate your discounts.</li> <li>4. Save on hearing aids, and receive complimentary batteries for two years.</li> </ol>	<ol style="list-style-type: none"> <li>1. Call QualSight.</li> <li>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.</li> <li>3. Receive written confirmation, including pricing information and directions to your provider's office.</li> <li>4. Pay a discounted price for LASIK services.</li> </ol>
<b>Website</b>	<a href="http://amplifonusa.com/deltadentalins">amplifonusa.com/deltadentalins</a>	<a href="http://qualsight.com/-delta-dental">qualsight.com/-delta-dental</a>


## Montana University System Online Benefits Enrollment

### Active Employees

 [UM NetID Login](#)

 [MSU NetID Login](#)

 [DCC, FVCC, MCC, OCHE Login](#)

 [Employee Benefits Enrollment Instructions](#)

### Retirees/COBRA

 [Retirees/COBRA & Direct Bill Payments Login](#)

 [Direct Bill Online Payment Instructions](#)



To make your Retiree  
Direct Bill monthly  
premium payment online,  
visit [choices.mus.edu](https://choices.mus.edu).



# 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 users must register by creating a User Name and Password.

# Retiree Direct Bill Monthly Premium Payment Due Date Change



## WHAT IS CHANGING

- Beginning with July 2024 premium payments, MUS will be changing to a premium pre-payment schedule, which requires healthcare premiums to be paid in advance. Making payments in advance ensures the MUS Plan has received payment for members healthcare coverage being provided for the current month.
- Direct Bill (DB) statements will be generated on the 15<sup>th</sup> of the month prior to the month in which the premiums are due. Payment reminder notices will be generated on the 1<sup>st</sup> of the month and payments will be due by the 10<sup>th</sup> of the current month.

Example below for July 2024 premiums –

- July DB statement generates – June 15<sup>th</sup>
- July DB payment reminder notice – July 1<sup>st</sup>
- July DB payment due date – July 10<sup>th</sup>

\* This change does not apply to DB Retirees currently enrolled in online automatic or ACH payments, as those payments are automatically processed by the 5<sup>th</sup> of the current month.

## DB MONTHLY PAYMENT OPTIONS

- **Option 1** – Online Payments (scheduled automatic recurring payment or manual one-time payment)
  - **Option 2** – Scheduled Automated Clearing House (ACH) Transaction
  - **Option 3** – Mail Physical Coupon with Check
- If not currently enrolled, we strongly encourage you to consider enrolling in scheduled automatic recurring payments or ACH payment transactions from your checking/savings account for your convenience and to ensure your monthly premium payments are received timely. *Late premium payments may result in losing your rights to health coverage under the Plan, with no option for reinstatement.*

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

**QUESTIONS?**

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

**MUS EB**  
Montana University System  
Employee Benefits