

Agenda

- 1. Annual Enrollment Information
- 2. MUS Self-Insured Plan Information
- **3.** Medical Plan Benefits
- 4. Prescription Drug Plan Benefits
- 5. Dental Plan Benefits/Rates/Fee Schedule
- 6. Vision Hardware Plan Benefits
- 7. Provider Network Reminders
- 8. MUS Wellness Programs
- 9. Direct Bill Premium Payments

MUS Choices Annual Enrollment

April 24 – May 15, 2025



Retiree Annual Enrollment Information

- Retiree enrollment forms with changes <u>must</u> be submitted to your campus Benefits Representative by <u>May 15, 2025</u>.
 - Submit an enrollment form <u>only</u> if you are making changes to your current benefit elections.
 - If you <u>do not</u> submit changes, you will be <u>automatically</u> re-enrolled in your current benefit elections.
 - If you disenroll from the MUS Plan, you will not be able to return to the Plan in the future.
- Retiree *Choices* workbooks:
 - ✓ mailed the week of April 7th
 - available on the Choices website on April 22nd
- Retiree MUS Plan Benefits Presentation:
 - Live, interactive presentation on April 22nd @ 1:00pm (MDT) (access from the *Choices* website at choices.mus.edu)
 - The recorded benefits presentation/slides will be available on April 24th on the *Choices* website

MUS is a Self-Insured Plan –



What does this mean?

- MUS Choices 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 deductible, 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 MUS Plan participant.

~ 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 benefit changes since the 2019-2020 Plan Year, only benefit enhancements The Inter-Unit Benefits Committee (IUBC) and the Commissioner of Higher Education have worked hard on behalf of MUS Plan members by choosing to have the MUS Plan take on more of the burden of rising health care costs and claims utilization so that benefits and premium rates could remain the same for Plan members for the last 6 years.



During 2024, the MUS Plan saw a significant increase in health care costs and claims utilization. These increases are driving necessary benefit changes and premium rate increases to keep the MUS Plan sustainable.

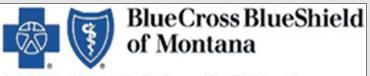
Beginning July 1, 2025, the MUS Plan will implement Retiree Medical Plan benefit adjustments and Select Dental Plan premium increases.

There will be no changes to:

- Retiree Medical Plan premium rates for FY2026.
- Retiree Vision Hardware Plan benefits or premium rates for FY2026.

Choices Retiree Medical Plan Benefits

(BCBSMT administers the Medical Plan)



An Independent Licensee of the Blue Cross and Blue Shield Association

MEDICAL BENEFIT DESCRIPTION	IN-NETWORK BENEFITS
PCP Office Visit	\$30 copay
Specialist Office Visit	\$50 copay
Coinsurance	30%
Eye Exam (routine or medical)	\$0 copay/1 per Plan Year
~ NEW ~ Federally Qualified Health Center	\$10 copay/visit
(FQHC) Visit	(no deductible/coinsurance)
~ NEW ~ MDLIVE Virtual Visit (telehealth)	\$10 copay/visit
	(no deductible/coinsurance)

Federally Qualified Health Centers (FQHC)

Primary Care Alternatives

Montana Health Plus

Purpose

- Ensure Access. Lower Costs. Improve Outcomes.

Key Operating Principles

- Providing integrated, high-quality, patient-centered care in a network of community-based health centers.
- Deliver integrated medical, dental and behavioral health services while increasing access to comprehensive primary care services.
- Value-based care to remove the limits of the standard for primary care teams to meet patient needs.

SEASONAL/MIGRANT CLINICS MONTANA COMMUNITY HEALTH CENTERS SATELLITE CLINICS URBAN INDIAN HEALTH CENTERS HAVRE **GREAT FALLS** MISSOULA HELENA BILLINGS BOZEMAN

- Medical Providers
- **Dental Providers**
- Integrated Behavioral Health
- Efficient Referrals
- On-line scheduling

Primary and Preventive visits less expensive (25%)

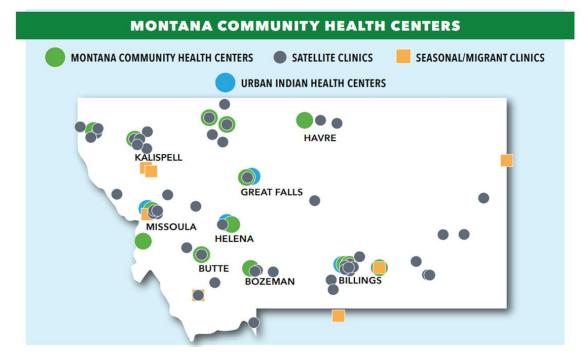
MONTANA COMMUNITY HEALTH CENTERS

Federally Qualified Health Centers (FQHC)

Primary Care Alternatives

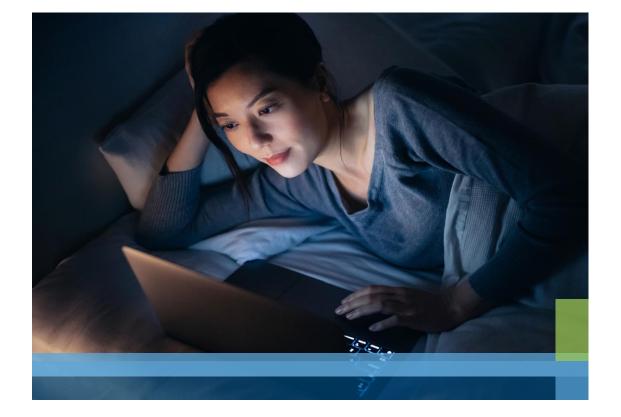
Locations:

- Alluvion Health (Great Falls, Choteau)
- Billings Urban Indian Health (Billings)
- Bull Hook Community Health Center (Havre)
- Butte Silver Bow Primary Health (Anaconda, Butte, Dillon)
- Central MT Community Health (Lewistown)
- Glacier Community Health Center (Cut Bank)
- Greater Valley Health Center (Kalispell)
- Helena Indian Alliance (Helena)
- Lincoln County Community Health Center (Troy, Libby)
- Marias Healthcare Clinic (Conrad, Sunburst, Shelby
- Montana Migrant Council (Dillon, Billings, Polson, Fairview, Lolo)
- One Health (Wyola, Hardin, Ashland, Livingston, Hardin, Belgrade, Glendive, Bozeman, Miles City, Lewistown, Chinook, West Yellowstone, Harlem,
- Partnership Health Center (Missoula, Seeley Lake, Superior)
- Pure View Health Center (Helena, Lincoln, East Helena)
- Riverstone Health Clinic (Billings, Joliet, Worden, Bridger, Billings)
- Sapphire Community Health (Hamilton)





Primary and Preventive visits less expensive (25%)





Get Cost-Effective, 24/7 Care



With Virtual Visits from MDLIVE[®], the doctor is always in. This BlueCross BlueShield of Montana (BCBSMT) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes. Services are available in both English and Spanish with translation services available in other languages.

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist.
- Access via phone, online video or mobile app from almost anywhere.
- Average wait time of less than 20 minutes.
- Doctors can send e-prescriptions to your local pharmacy.

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

Nausea

Allergies

Headaches

- Cold/Flu
- Fever

Sinus infections

Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

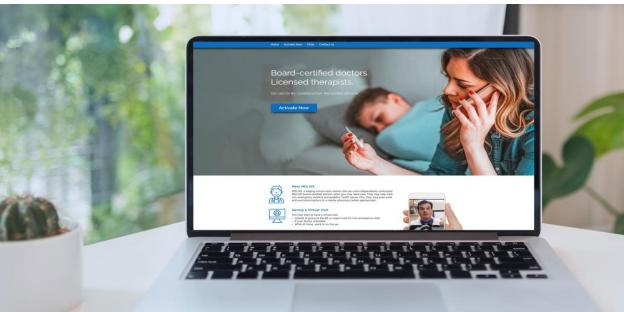
Depression

ADHD

- Eating disorders
- Trauma and PTSDAutism spectrum disorder

Substance use disorders

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this BCBSMT benefit, please call the number on the back of your ID card.



MDLIVE offers reliable 24/7 health care by phone or online video for your medical and mental health needs.

Activate your Virtual Visits account today:

- Call 888-684-4233
- Go to MDLIVE.com/bcbsmt
- Text BCBSMT to 635-483
- Download the app

HOW TO CREATE AN ACCOUNT VIA THE MOLIVE WEBSITE



Visit **mdlive.com**/bcbsmt and click "Activate Now."

HOW TO CREATE AN ACCOUNT VIA THE MOLIVE APP

Get the MDLIVE app in the App Store or Google Play Store.

MDLIVE

Download on the App Store MD Google Play

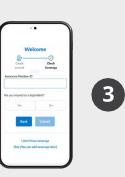
Complete



Enter your BCBSMT member ID number and date of birth. If you're a dependent, enter the primary policy holder's ID information and your date of birth. Click "Continue."

<u>e</u>	Welcome		
Create	Complete Profile	Oseck Coverage	
What is your name? First Name	Last Nam	e	
What is your gender?			
Female	Male	Non-Binary	

Create your username and password and then complete your profile. Please enter your name exactly asshownon your member IDcard. Click "Submit."



Enter the required information as shown on your BCBSMT member ID card and verify your coverage. If you're a dependent, enter the **primary policy**

holder's information.

Click "Create Account." Enter your email address

information on the next page. Click "Submit."

and create a password. Then complete your profile



Your secure MDLIVE account is now created. We'll send you an email; just click "Sign In To Your Account" to load your MDLIVE dashboard.



2

Your secure MDLIVE account is now created. We'll send you an email; just click "Sign In To Your Account" to load your MDLIVE dashboard.



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Please have your membership ID card present when calling. mdlive.com/bcbsmt (888) 684-4233

FY2026 *Choices* Retiree Medical Plan Benefit Changes

Benefit Description	FY2025	FY2026
Medical In-Network	\$1,250 (individual) / \$2,500 (family)	\$1,250 (individual) / \$3,125 (family)
Deductible		
Medical In-Network OOP	\$4,350 (individual) / \$8,700 (family)	\$4,500 (individual) / \$11,250 (family)
Medical Out-of-Network	\$2,500 (individual) / \$5,000 (family)	\$2,500 (individual) / \$6,250 (family)
Deductible (separate)		
Medical Out-of-Network OOP	\$6,000 (individual) / \$12,000 (family)	\$6,750 (individual) / \$16,875 (family)
(separate)		
MedicareRx OOP (Medicare	\$2,150/individual	\$2,100/individual
Part D)		

Choices Retiree Prescription Drug Plan Benefits

(Navitus Health Solutions 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)

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

MedicareRx Plan (Medicare Part D) Out-of-Pocket Maximum – \$2,100 (individual)

** Coinsurance in Tier 3 and Tier 4 <u>do not</u> 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 <u>must</u> 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, <u>you will be disenrolled from the MUS Choices Medical and Rx Plans.</u>
- Medicare eligible Retirees enrolled in the MUS *Choices* Medical Plan will <u>automatically</u> be enrolled in the Navitus MedicareRx (Medicare Part D) prescription drug plan.
- Medicare primary Retiree members can <u>ONLY</u> be enrolled in one Medicare Part D plan, due to CMS Medicare Part D rules.
- ✓ Split family coverage Medicare primary Retiree Plan members are enrolled in the MedicareRx (Medicare Plan 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, 2025. If you opt-out of Navitus, <u>you will be</u> <u>disenrolled from the MUS Choices Medical and Rx Plans</u>.

Choices Retiree Dental Plan Benefits

(Delta Dental administers the <u>Select</u> 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)



FY2026 *Choices* Retiree Select Dental Plan Premium Changes

Select Plan	FY2025	FY2026	\$ Change
Retiree/Survivor	\$52	\$59	\$7
Retiree + Spouse	\$94	\$106	\$12
Retiree/Survivor + Child(ren)	\$94	\$106	\$12
Retiree + Family	\$156	\$177	\$21

13% Aggregate Increase

As of July 1, 2025, there will be an increase to 60 Diagnostic & Preventive services fee schedule amounts.

Dental Network/Fee Schedule

▲ DELTA DENTAL[®]

- MUS dental claims are reimbursed based on a fixed dental fee schedule.
- <u>The fee schedule's fixed dollar amount is the maximum reimbursement for the specified</u> 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 <u>any</u> licensed dentist, however, out-of-pocket costs <u>may</u> be reduced if utilizing a Delta Dental PPO or Premier network dentist.



Choices Retiree Vision Hardware Plan Benefits

(BCBSMT administers the Vision Hardware Plan)

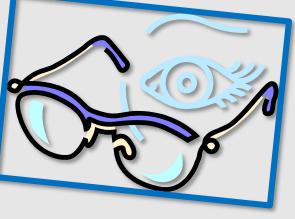
Eyeglass Frames and Prescription Lenses, in lieu of Contacts (1 pair) UP TO \$300 ANNUAL ALLOWANCE, per covered Plan member

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)



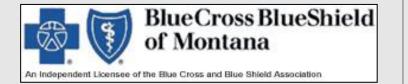


* No changes to

Vision Hardware

benefits or premium

rates for FY2026!





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 - **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 Blue Preferred PPO In-Network provider, visit <u>bcbsmt.com/find-a-doctor-or-hospital</u>.
- To find a Delta Dental PPO or Premier Network provider, visit <u>deltadentalins.com/mus/</u>.

MUS Wellness Program Highlights

✓ MUS WellChecks (2/Plan Year)

Wellness Incentive Program via personify



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 Qualsight Programs via Delta Dental \checkmark







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

Choices Wellness Incentive Program for 2025!!



- MUS is continuing its partnership with Personify Health (formerly Virgin Pulse) 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 Rewards Cash earned from collecting points by participating in wellness challenges for items in the Personify Health Store.
- Earn additional Rewards Cash by attending a MUS WellCheck (1/Plan Year).



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

Lifestyle Management Program

SIGN UP ONLINE: <u>takecontrolmt.com</u> Contact Take Control @ 1-800-746-2970 or email <u>info@takecontrolmt.com</u>



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
- > Perimenopause/Menopause

* Enrollment in Take Control is confidential and voluntary.

Wond1[•] HEALTH

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 <u>all</u> MUS Medical Plan enrollees over age 18.

Metabolic Syndrome Reversal Program

Visit wondrhealth.com/mus for more information!



Expect skills, not rules. Learn weight loss skills based on behavioral science. 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 <u>all</u> MUS Medical Plan enrollees over age 18.

Visit hingehealth.com/mus for more information!

Care for everybody and every body part

An Independent Licensee of the Blue Cross and Blue Shield Association

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



ACCESS WELL ONTARGET Log into your Blue Access for Members account at bcbsmt.com/members or use the AlwaysOn Mobile App

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.

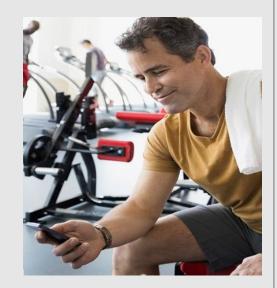
** Blue Points monetary value are considered taxable income by the IRS once redeemed.

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 gift cards from over 75 merchants.
- The AlwaysOn 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.

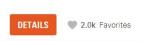
Discounts available in these categories:



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



Fitbit Up to 38% Off Fitbit Devices, Plus Free Shipping





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





DETAILS © 626 Favorites

Register for Blue365 on Blue Access for Membersst or visit blue365deals.com/bcbsmt

1.4k Eavorites

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.

BlueCross BlueShield

of Montana

△ DELTA DENTAL[®]





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 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

Retiree Direct Bill Monthly Premium Payments



DIRECT BILL (DB) PREMIUM PAYMENT DUE DATES

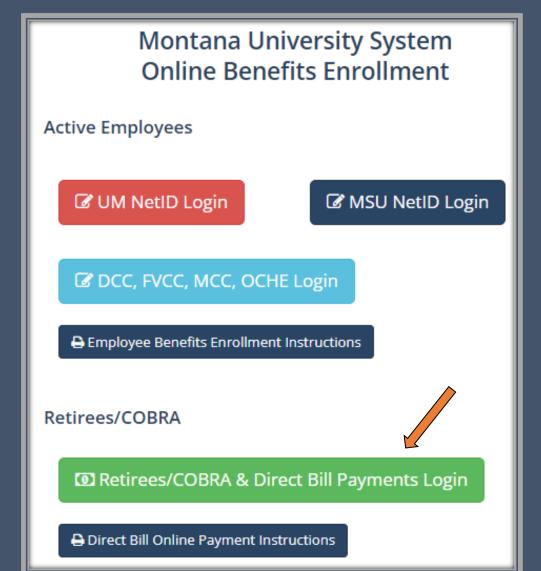
- **MUS healthcare premium payments are required to be paid in advance**. Making payments in advance ensures the MUS Plan has received payment for a members healthcare coverage being provided for the current month.
 - DB statements are generated on the 15th of the prior month
 - DB payments are due by the 1st of the current month
 - DB payment reminders are generated on the 6th of the current month
 - DB payment payment grace days until the 10th of the current month

Example below for July 2025 premiums -

- July DB statement generates June 15th
- July DB payment due date July 1st
- July DB payment reminder notice July 6th
- July DB grace days due date July 10th

DIRECT BILL 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 (deducted by the 5th of the current month) 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.*





To make your Retiree Direct Bill monthly premium payment online, visit choices.mus.edu.

Benefitsolver – Welcome/Login Screen

& benefitsolver	
Welcome	
User Name *	First time here?
	Register to create your user name and password.
case sensitive Password *	Register
case sensitive	
Login >	
Forgot your user name or password?	-

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

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

QUESTIONS?

choices.mus.edu

1-877-501-1722

