

# choices



*Photo by: Karl Krieger, NatureZone Photography*

*Active Benefits*

**2026 - 2027**  
**Montana University System**

# MUS Annual Enrollment – April 27, 2026 - May 15, 2026

## Please Read

The 2026-2027 Employee Annual Enrollment Benefits Presentation can be viewed on-demand on the MUS **Choices** website. The pre-recorded video presentation and slides can be accessed online on the MUS **Choices** website at **choices.mus.edu** at your convenience.

- Visit the MUS **Choices** website at **choices.mus.edu** and click on the applicable campus login button to make your 2026-2027 **Choices** Annual Enrollment benefit elections in the Benefitsolver online enrollment system.
- If you do not complete the Annual Enrollment process between **April 27 – May 15, 2026**, you and your covered dependents will **automatically** be re-enrolled in your current benefit elections and coverage levels, with the exception of a Flexible Spending Account, which **must** be re-elected each Plan Year.
- You **must** make an active election in the Benefitsolver online enrollment system to:
  - Add an eligible dependent child not currently in MUS coverage;
  - Enroll in a Health Care **or** Limited Purpose Flexible Spending Account; **and/or**
  - Enroll in a Dependent Care (Day Care) Flexible Spending Account

**NOTE:** FSA participants **must** re-enroll in a HCFSA or LPFSA for any unused FSA contribution amounts to rollover into the next Plan Year (“use it - or - lose it”) or they will be forfeited.

### Questions?

If you have questions about your benefits or enrolling in the Benefitsolver online enrollment system, please review the instructions in the back of this workbook or contact your campus HR/Benefits Representative directly.

Campus Human Resources (HR)/Benefits Office Contacts		
MSU - Bozeman	920 Technology Blvd, Ste. A, Bozeman, MT 59717	406-994-3651
MSU - Billings	1500 University Dr., Billings, MT 59101	406-657-2278
MSU - Northern	300 West 11th Street, Havre, MT 59501	406-265-3568
Great Falls College - MSU	2100 16th Ave. S., Great Falls, MT 59405	406-268-3701
UM - Missoula	32 Campus Drive, Lommasson, Room 252, Missoula, MT 59812	406-243-6766
Helena College - UM	1115 N. Roberts, Helena MT 59601	406-447-6925
UM - Western	710 S. Atlantic St., Dillon, MT 59725	406-683-7010
MT Tech - UM	1300 W. Park St., Butte, MT 59701	406-496-4380
OCHE, MUS Benefits Office	560 N. Park Ave, Helena, MT 59620	877-501-1722
Dawson Community College	300 College Dr., Glendive, MT 59330	406-377-9430
Flathead Valley Community College	777 Grandview Dr., Kalispell, MT 59901	406-756-3981
Miles Community College	2715 Dickinson St., Miles City, MT 59301	406-874-6292

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Hyalite Canyon, Gallatin County



M Trail, Bozeman

# Choices Enrollment for an Employee

## Benefit Plan Year July 1 – June 30

This workbook is your guide to **Choices** – the Montana University System’s employee benefits program (MUS Plan) that lets you match your benefits to your individual and family situation. To get the most out of this opportunity to design your own benefits package, you need to consider your benefit needs, compare them to the options available under **Choices**, and enroll for the benefits you have chosen. Please read the information in this workbook carefully. This enrollment workbook is not a guarantee of benefits.



Yellowstone River, Miles City

## Who’s Eligible

1. Permanent faculty or professional staff members regularly scheduled to work at least 20 hours per week or 40 hours over two weeks for a continuous period of more than six months in a 12-month period.
2. Temporary faculty or professional staff members scheduled to work at least 20 hours per week or 40 hours over two weeks for a continuous period of more than six months in a 12-month period, or who do so regardless of schedule.
3. Seasonal faculty or professional staff members regularly scheduled to work at least 20 hours per week or 40 hours over two weeks for a continuous period of more than six months in a 12-month period, or who do so regardless of schedule.
4. Academic or professional employees with an individual contract under the authority of the Board of Regents which provides for eligibility under one of the above requirements.

**Note:** Student employees who occupy positions designated as student positions by a campus are not eligible to join the MUS Group Benefits Plan.

## Waiver of Coverage:

You have the option to waive benefits coverage with the MUS Group Benefits Plan. To waive coverage, you must actively elect to waive coverage in the online enrollment system by your enrollment deadline, verifying you are waiving coverage. If you do not actively elect to waive coverage, current coverages will continue (existing employees) or you will be defaulted into coverage (new employees) as outlined on the next page. The cost of default coverage will be within the employer contribution amount. **Please note, there is no continuing enrollment or default coverage for Flexible Spending Accounts (FSAs), as these accounts must be actively elected each benefit Plan Year.**

## Waiver of Coverage: .....

If you waive coverage, **all** of the following will apply:

- You waive coverage for yourself and all eligible dependents.
- You waive **all** mandatory and optional **Choices** coverages, including Medical, Dental, Rx, Vision Hardware, Basic Life/Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD), supplemental Life/AD&D, and Flexible Spending Accounts.
- You forfeit the monthly employer contribution toward benefits coverage.
- Your eligible dependent children cannot enroll unless they have a qualifying event or until the next Annual Enrollment period.
- Your legal spouse cannot be enrolled in the Medical or Dental Plans unless they have a qualifying event.
- If you are enrolling after previously waiving coverage, you will only be allowed to enroll in the lowest benefit plan options available and will not be allowed to enroll in a DCFSA unless there has been a change in daycare needs, which requires review. You will not be allowed to enroll in a HCFSA or LPFSA unless you un-waive coverage during the Annual Enrollment period.

If you default coverage, your coverage will be defaulted to Employee only coverage and will consist of:

- Employee Only – Medical Plan
- Employee Only – Basic Dental Plan
- Basic Life/AD&D – Option 1 (\$25,000)
- Long Term Disability (LTD) – Option 1 (60% of pay/180-day waiting period)

## How to Enroll .....

1. New benefits eligible employees have the option of enrolling themselves and any eligible dependents, or waiving all coverages, during a 30-day initial enrollment period, that begins the day following the date of hire or the date of benefits eligibility under the Plan.
2. Employees may make benefit changes from among the benefit plan options during Annual Enrollment each benefit Plan Year or within 63 days of a qualifying event (30 days for a death or divorce qualifying event), based on Plan rules (see page 3 for qualifying events).
3. Each benefit option in **Choices** has a monthly cost associated with it. These costs are shown in the online benefits enrollment system and in this workbook (page 5).



Flathead County

# How to Enroll Cont.

## Mandatory (must choose or waive):

- Medical Plan pg 4
- Prescription Drug Plan (included in Medical) pg 13
- Dental Plans pg 15
- Basic Life and AD&D Insurance pg 20
- Long Term Disability pg 20

## Optional (voluntary):

- Vision Hardware Plan pg 21
- Flexible Spending Accounts pg 26
- Supplemental Life Insurance pg 29-30
- Supplemental AD&D Insurance pg 31-32

4. Employees make their benefit elections online in the Benefitsolver online benefits enrollment system. The online enrollment system will step you through your coverage options and associated monthly costs. Instructions on how to log in and navigate the online Benefitsolver enrollment system can be found on the **Choices** website at [choices.mus.edu](http://choices.mus.edu).

5. Visit [choices.mus.edu](http://choices.mus.edu) and click on the applicable campus login button to enroll. Company Key: [musbenefits](http://musbenefits)

## If the benefits you choose cost . . .

- The same or less than the employer contribution, you will not see any change in your paycheck.
- More than the employer contribution, you will pay the difference through automatic payroll deductions.

Your annual **Choices** benefit elections remain in effect for the entire benefit Plan Year (July 1 – June 30) following enrollment or unless you have a change in status (qualifying event).

## Enrolling Dependents:

A new employee may enroll eligible dependents for benefits, including Medical, Dental, Vision Hardware, and supplemental Life/AD&D insurance coverage.

## Eligible Dependents include your:

- **Legal spouse:** Legally married or certified common-law married spouse (with a certified affidavit), as defined under Montana law. A legal spouse is only eligible during the employee's initial enrollment period or within 63 days of a qualifying event\*, as MUS has **Closed Enrollment** for Medical and Dental coverage for a legal spouse.

- **Dependent children\*:** Natural child, stepchild, or legally adopted child (under age 26); child placed for adoption (before age 18); child whom you have court-ordered permanent legal custody or court-ordered permanent legal guardianship of (until reaching age 18).

\*Coverage may continue past age 26 for an eligible unmarried dependent child who is mentally or physically disabled and incapable of self-support and is currently covered on the MUS Plan. Eligibility is subject to review each benefit Plan Year.

## \*Qualifying Event Examples

- Marriage
- Birth or adoption of a child
- Death or Divorce
- Loss of eligibility for other health insurance coverage -voluntarily canceling other health insurance does not constitute loss of eligibility.

## Documentation to support the qualifying event is required.

Qualifying events may allow limited benefit changes.  
\*See the SPD for specific qualifying event information.

## NOTE:

Employees **MAY NOT** cover other MUS employed family members, **and** dependent children **MAY NOT** be covered by more than one MUS employed member (dual benefits coverage).

The MUS Plan defines dual benefits coverage as follows:

- A MUS Plan member (employee or dependent) who is enrolled in more than one MUS plan.
- or**
- A MUS Plan member who is enrolled in employee waived coverage (waived **all** MUS Plan coverages) **and** is enrolled as a dependent (legal spouse or child) on another employee's MUS coverage.

# How the *Choices* Medical Plan Works

When a Plan member receives covered medical services from either a **Preferred Network Provider** or an **In-Network Provider**, the provider will submit a claim to the Plan claims administrator for the member. The Plan claims administrator will process the claim and send an Explanation of Benefits (EOB) to the member and the provider, showing the member's payment responsibility for covered services (deductible, copayments, and/or coinsurance costs). The Plan then pays the remaining allowed amount for covered services. The provider **will not** balance bill the member the difference between the billed charge and the allowed amount for covered services.

When a Plan member receives covered medical services from an **Out-of-Network Provider**, the member must verify if the provider will submit the claim to the Plan claims administrator or if the member must submit the claim. The Plan claims administrator will process the claim and send an EOB to the member showing the member's payment responsibility (deductible, coinsurance, and any difference between the allowed amount and the billed charge). The Plan pays the remaining allowed amount for covered services. The **Out-of-Network Provider** may balance bill the member the difference between the billed charge and the allowed amount (balance billing).

Members may self-refer to any health care provider, however, there is a cost savings for covered medical services received by a **Preferred Network Provider** or an **In-Network Provider**.

## Definition of Terms

### Preferred Network Providers -

Providers who have contracted with the Plan claims administrator to manage and deliver care at agreed upon allowed amounts. You pay a \$15 copayment for Primary Care Physician (PCP) and Specialist office visits and all for covered services rendered during the visit (no deductible or coinsurance) or for MDLIVE virtual visits. You pay 30% coinsurance (after deductible) for covered Preferred Network outpatient/inpatient facility services.

### In-Network Providers:

Providers who have contracted with the Plan claims administrator to manage and deliver care at agreed upon allowed amounts. You pay a \$30 copayment for Primary Care Physician (PCP) office visits and a \$50 copayment for Specialist office visits to In-Network Providers (no deductible) and 25% coinsurance (after deductible) for covered In-Network outpatient/inpatient services.

### Out-of-Network Providers:

Providers who do not have a contract with the Plan claims administrator. You pay 35% of the allowed amount (after a separate deductible) for covered services received from an Out-of-Network Provider.

**Out-of-Network Providers may balance bill you for any difference between their billed charge and the allowed amount for covered services.**

### Emergency Services:

Emergency services are covered everywhere; however, Out-of-Network Providers may balance bill the difference between the allowed amount and the billed charge for covered services.

### Deductible:

The amount you pay each benefit Plan Year before the Plan begins to pay for covered services.

### Copayment:

A fixed dollar amount the member pays for a covered service, usually at the time the member receives the service. The Plan pays the remaining allowed amount for covered services.

### Coinsurance:

A percentage of the allowed amount for covered services you pay, after paying any applicable deductible.

### Out-of-Pocket Maximum:

The maximum amount you pay toward the cost of covered services. Out-of-Pocket expenses for covered services include deductibles, copayments, and coinsurance.

*Verify the network status of your providers. This is an integral cost savings component of your plan choices.*

# Medical Plan (*mandatory*)

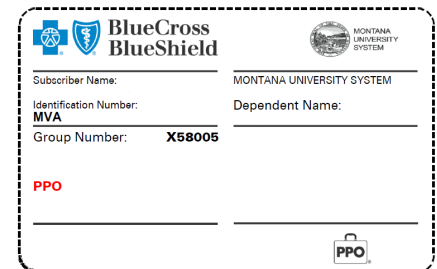
Administered by BlueCross BlueShield of Montana 1-800-820-1674 or 406-447-8747 bcbsmt.com

**Choices** offers a Medical Plan for Employees and their eligible dependents.

**NOTE:** The Plan has a “closed enrollment”, which means that a legal spouse may not be enrolled in the Medical Plan after the thirty (30) day initial benefits enrollment period, unless there is a Qualifying Event or Qualifying Life Event. Please refer to the SPD for complete Medical Plan benefits, limitations, and exclusions (see pg. 33 for availability).

	Medical Plan Monthly Rates
Employee/Survivor Only	\$830
Employee + Spouse	\$1,429
Employee + Child(ren)/ Survivor + Child(ren)	\$1,208
Employee + Family	\$1,698

## Sample Medical Card



BlueCross BlueShield  
MONTANA UNIVERSITY SYSTEM  
Subscriber Name: MONTANA UNIVERSITY SYSTEM  
Identification Number: MVA  
Group Number: X58005  
Dependent Name:  
PPO

The employer contribution for FY2027 is \$1,107 per month for benefits eligible employees (*applies to pre-tax benefits only*).

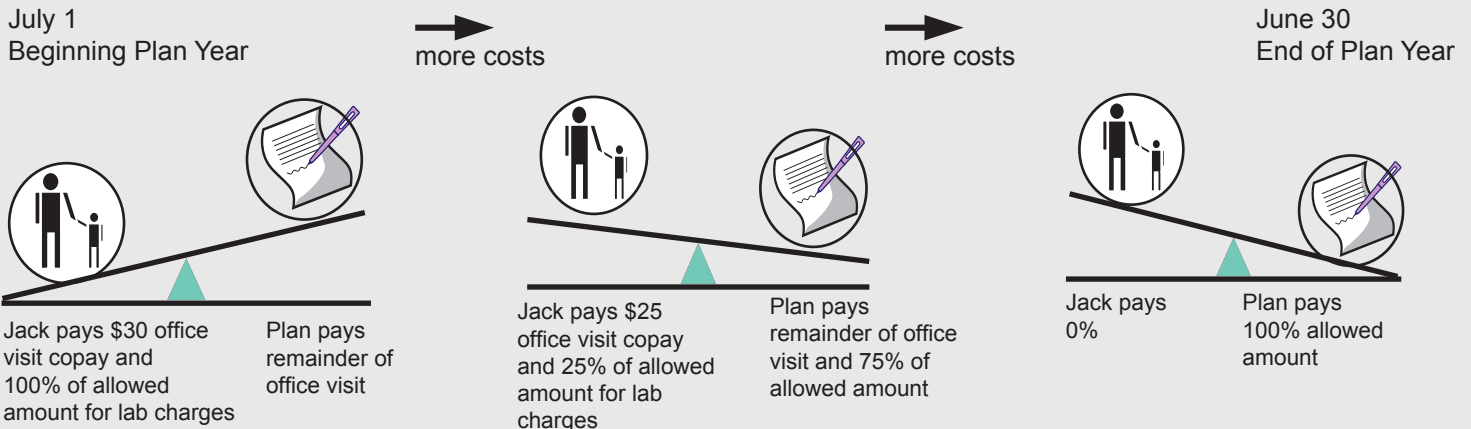
## Schedule of Medical Benefits FY2027

	Preferred Network (FQHC) (combined w/ In-Network)	In-Network (Blue Preferred PPO) (combined w/ Preferred Network)	Out-of-Network* (separate accumulations)
<b>Deductible</b> Applies to all covered services, unless otherwise noted or copayment is indicated.	\$1,250/Individual \$3,125/Family	\$1,250/Individual \$3,125/Family	\$1,250/Individual \$3,125/Family
<b>Copayment (outpatient office visits)</b>  Primary Care Physician (PCP) Visit Specialist Provider Visit Federally Qualified Health Center (FQHC) Visit  MDLIVE Virtual Visit	\$15 copay (includes all services rendered during the visit)  \$15 copay	\$30 copay \$50 copay	
<b>Coinsurance Percentage</b> (% of allowed charges member pays)	25%	25%	35%
<b>Out-of-Pocket Maximum</b> (Maximum amount paid by member in a Plan Year for covered services; includes deductibles, copays and coinsurance)	\$5,600/Individual \$14,000/Family	\$5,600/Individual \$14,000/Family	\$8,450/ Individual \$21,100/Family

\* Services from an Out-of-Network Provider have separate deductibles, % coinsurance, and Out-of-Pocket maximums. An Out-of-Network Provider may balance bill the difference between their billed charge and the allowed amount for covered services.

## Examples of Medical Costs to Plan and Member - Primary Care Physician Visit

**(In-Network)** Jack's Plan deductible is \$1,250, coinsurance is 25%, and out-of-pocket max is \$5,600.

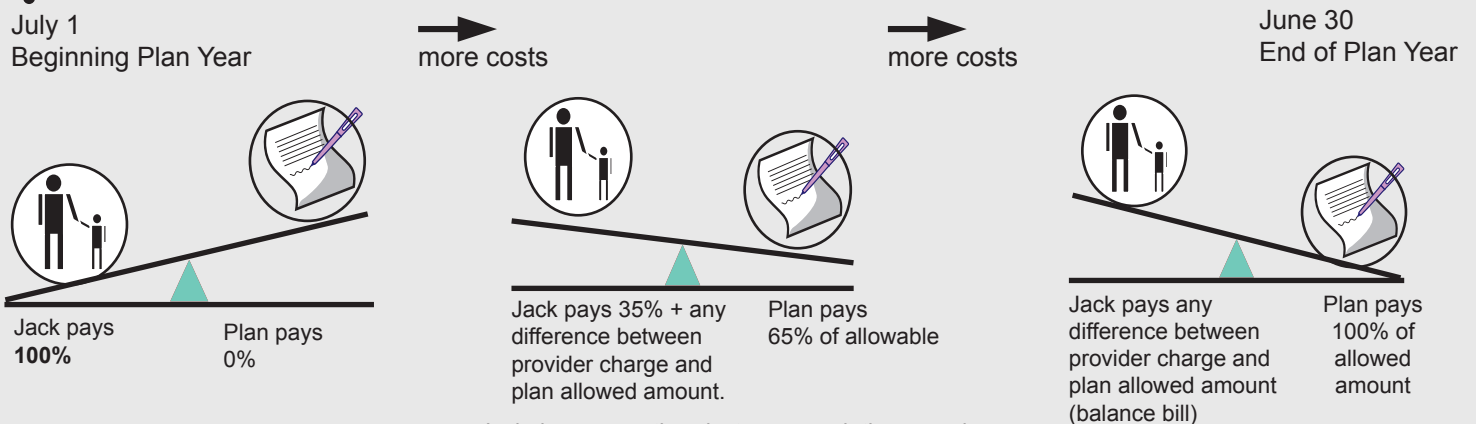


Jack has not reached his deductible yet and he visits the doctor and has lab work. He pays \$30 for the office visit and 100% of the allowed amount for covered lab charges. **For example**, Jack's doctor visit totals \$1,000. The office visit is \$150 and lab work is \$850. The Plan allows \$100 for the office visit and \$400 for the lab work. Jack pays \$30 for the office visit and \$400 for the lab work. The Plan pays \$70 for the office visit and \$0 for the lab work. The In-Network Provider writes off \$500.

Jack has seen the doctor several times and reaches his \$1,250 deductible. He pays \$30 for the office visit and 25% of the allowed amount for lab work and the Plan pays the remainder of the office visit + 75% of the allowed amount. **For example**, Jack's doctor visit totals \$1,000. The office visit is \$150 and lab work is \$850. The Plan allows \$100 for the office visit and \$400 for the lab work. Jack pays \$30 for the office visit and \$100 for the lab work. The Plan pays \$70 for the office visit and \$300 for the lab work. The In-Network Provider writes off \$500.

Jack reaches his \$5,600 out-of-pocket maximum. Jack has seen his doctor often and paid \$5,600 total (deductible + coinsurance + copays). The Plan pays 100% of the allowed amount for covered services for the remainder of the Plan Year. **For example**, Jack's doctor visit totals \$1,000. The office visit is \$150 and lab work is \$850. The Plan allows \$100 for the office visit and \$400 for the lab work. Jack pays \$0 and the Plan pays \$500. The In-Network Provider writes off \$500.

**(Out-of-Network)** Jack's Plan deductible is \$1,250, coinsurance is 35%, and out-of-pocket max is \$8,450.



Jack hasn't reached his deductible yet and he visits the doctor. He pays 100% of the provider charge. Only allowed amounts apply to his deductible. **For example**, the provider charges \$1,000. The Plan allowed amount is \$500. \$500 applies to Jack's Out-of-Network deductible. Jack must pay the provider the full \$1,000.

Jack has seen the doctor several times and reaches his \$1,250 Out-of-Network deductible. His plan pays some of the costs of his next visit. He pays 35% of the allowed amount and any difference between the provider charge and the Plan allowed amount. The Plan pays 65% of the allowed amount. **For example**, the provider charges \$1,000. The Plan allowed amount is \$500. Jack pays 35% of the allowed amount (\$175) + the difference between the provider charge and the Plan allowed amount (\$500). Jack's total responsibility is \$675. The Plan pays 65% of the allowed amount (\$325).

Jack reaches his \$8,450 out-of-pocket maximum. Jack has seen his doctor often and paid \$8,450 total (deductible + coinsurance). The Plan pays 100% of the allowed amount for covered services for the remainder of the Plan Year. Jack pays the difference between the provider charge and the allowed amount. **For example**, the provider charges \$1,000. The Plan allowed amount is \$500. Jack pays \$500 and the Plan pays \$500.

<b>Medical Plan Services</b>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network</b> (Blue Preferred PPO) (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Hospital Inpatient Services</b> Pre-Certification of non-emergency inpatient hospitalization is recommended			
Room and Board Charges		25%	35%
Ancillary Services		25%	35%
Surgical Services (See SPD for surgeries requiring authorization)		25%	35%
<b>Hospital Outpatient Services</b>			
Outpatient Services		25%	35%
Outpatient Surgery Center Services		25%	35%
<b>Physician/Professional Provider Services</b> (not listed elsewhere)			
Primary Care Physician (PCP) Office Visit Includes Telemedicine and Naturopathic visits <b>Note:</b> Naturopathic visits are processed In-Network, however, the member <b>may</b> be balance billed the difference between the billed charge and the allowed amount		\$30 copay/visit (for office visit only - other services subject to deductible/coinsurance)	35%
Specialist Office Visit Includes Telemedicine visits		\$50 copay/visit (for office visit only - other services subject to deductible/coinsurance)	35%
Federally Qualified Health Center (FQHC) Visit	\$15 copay/visit (includes all services rendered during the visit)		
MDLIVE Virtual Visit	\$15 copay/visit		
Inpatient/Outpatient Physician Services	25%	25%	35%
Lab/Ancillary/Misc. Charges	25%	25%	35%
Eye Exam (preventive or medical)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	35%
Hearing Exam (preventive or medical)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	35%
Second Surgical Opinion	0%/visit (no deductible) (for office visit only)	0%/visit (no deductible) (for office visit only - other services subject to deductible/coinsurance)	35%
<b>Emergency Services</b> Note: Emergency Services are processed In-Network			
Ambulance Services for Medical Emergency (ground or air)		\$200 copay/transport (for transport only - other services subject to deductible/coinsurance)	\$200 copay/transport (for transport only - other services subject to deductible/coinsurance)

# Schedule of Medical Benefits

<i>Medical Plan Services</i>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network</b> (Blue Preferred PPO) (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Emergency Services Cont.</b> Note: Emergency Services are processed In-Network			
Emergency Room Charges		\$250 copay/visit (for room charge only - other services subject to deductible/coinsurance (waived if immediately admitted to hospital))	\$250 copay/visit (for room charge only - other services subject to deductible/coinsurance (waived if immediately admitted to hospital))
Professional Provider Services		25%	25%
<b>Urgent Care Services</b> Note: Urgent Care Services are processed In-Network			
Facility/Professional Services		\$75 copay/visit (for room charge only - other services subject to deductible/coinsurance)	\$75 copay/visit (for room charge only - other services subject to deductible/coinsurance)
Lab & Diagnostic Services		25%	25%
<b>Maternity Services</b>			
Hospital Services		25%	35%
Physician Services (delivery & inpatient)	25% (waived if enrolled in WellBaby Program within first trimester)	25% (waived if enrolled in WellBaby Program within first trimester)	35%
Prenatal Office Visit	\$15 copay/visit (includes all services rendered during the visit)	\$30 copay/visit (for office visit only - other services subject to deductible/coinsurance)	35%
<b>Preventive Services</b>			
Preventive screenings/immunizations (adult & Well-Child care)  Refer to pgs 11 & 12 for listing of In-Network Preventive Services covered at 100% of the allowed amount and age recommendations	0% (no deductible)	0% (no deductible) (other services subject to deductible/ coinsurance)	35%
<b>Mental Health/Substance Use Disorder</b>			
Inpatient Services (Pre-Certification is recommended)		25%	35%
Outpatient Visit (this is a combined max of 4 visits at \$0 copay for mental health and substance use disorder services) -Includes Telemedicine Visits	First 4 visits \$0 copay then \$15 copay/visit (includes all services rendered during the visit)	First 4 visits \$0 copay then \$30 copay/visit (other services subject to deductible/coinsurance)	35%

<b>Medical Plan Services</b>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network (Blue Preferred PPO)</b> (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Rehabilitative Services</b> Physical, Occupational, Speech, Cardiac, Respiratory, Pulmonary, and Massage Therapies; Acupuncture and Chiropractic			
Inpatient Services (Pre-Certification is recommended)		25% Max: 30 days/Plan Year	35% Max: 30 days/Plan Year
Outpatient Services (this is a combined max of 60 visits for all all outpatient rehabilitative services) -Includes Telemedicine visits <b>Note:</b> Acupuncture & Massage Therapy visits are processed In-Network, however, the member <b>may</b> be balance billed the difference between the billed charge and the allowed amount	\$15 copay/visit Max: 60 visits/Plan Year (includes all services rendered during the visit)	\$30 copay/visit Max: 60 visits/Plan Year (other services subject to deductible/coinsurance)	35% Max: 60 visits/Plan Year
<b>Extended Care Services</b>			
Home Health Care Visit (Prior Authorization is recommended)		\$30 copay/visit Max: 30 visits/Plan Year	35% Max: 30 visits/Plan Year
Hospice Services		25% Max: 6 months	35% Max: 6 months
Skilled Nursing Facility Services (Prior Authorization is recommended)		25% Max: 30 days/Plan Year	35% Max: 30 days/Plan Year
<b>Miscellaneous Services</b>			
Allergy Shots	\$15 copay/visit (for office visit only- if no office visit, deductible/coinsurance waived)	\$50 copay/visit (for office visit only- if no office visit, deductible/coinsurance waived)	35%
Durable Medical Equipment, Prosthetic Appliances & Orthotics (Prior Authorization is recommended for amounts greater than \$2,500)		25% Max: \$200/Plan Year for foot orthotics	35% Max: \$200/Plan Year for foot orthotics
PKU Supplies Includes treatment & medical foods	0% (no deductible)	0% (no deductible)	35%

**Reminder:** Deductible applies to all covered services unless otherwise indicated or a copay applies. Out-of-Network Providers **may** balance bill the difference between their billed charge and the allowed amount for covered services.

# Schedule of Medical Benefits

<b>Medical Plan Services</b>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network (Blue Preferred PPO)</b> (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Miscellaneous Services cont.</b>			
Hearing Aids Pediatric- 18 years or younger Adult- 19 years or older  (See SPD for benefit details)  <b>Hearing Aids are processed In-Network</b>		<b>25%</b> Pediatric- 1/ear every 3 years (hearing aid only)  0% (no deductible) Adult- \$2,000/ear lifetime maximum (hearing aid only)	<b>25%</b> Pediatric- 1/ear every 3 years (hearing aid only)  0% (no deductible) Adult- \$2,000/ear lifetime maximum (hearing aid only)
Dietary/Nutritional Counseling Visit Includes Telemedicine Visits	First 16 visits \$0 copay, then \$15 copay/visit (includes all services rendered during the visit)	First 16 visits \$0 copay, then \$30 copay/visit	<b>35%</b>
Obesity Management (Prior Authorization required)	25% copay (must be enrolled in Take Control program for non-surgical treatment)	25% copay (must be enrolled in Take Control program for non-surgical treatment)	<b>35%</b>
TMJ Services (Prior Authorization recommended)		<b>25%</b> (surgical treatment only)	<b>35%</b> (surgical treatment only)
<b>Organ Transplants</b>			
Transplant Services (Prior Authorization recommended)		<b>25%</b>	<b>35%</b>
<b>Out of Area Travel Reimbursement</b>			
Travel reimbursement for patient only - If services are not available in local area (Prior Authorization required) (See SPD for travel reimbursement details)		<b>0% (no deductible)</b> - up to \$1,500/Plan Year - up to \$5,000/transplant	<b>0% (no deductible)</b> - up to \$1,500/Plan Year - up to \$5,000/transplant
<b>MUS Wellness Program</b>			
Preventive Health Screenings Healthy Lifestyle Education & Support			
WellBaby Program		see pages 22 - 25	
BCBSMT Wellness Programs			
Take Control Lifestyle Management Program (Diabetes, Weight Loss, High Cholesterol, High Blood Pressure)			

# Preventive Services

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## 1. What Services are Preventive?

The MUS Medical Plan provides preventive care coverage that complies with the federal health care reform law, the Patient Protection and Affordable Care Act (PPACA). Services designated as preventive care include:

- covered periodic wellness visits
- covered certain designated screenings for symptom-free or disease-free individuals, and
- covered designated routine immunizations.



Siyeh Creek, Glacier NP

**Note:** When covered preventive care services are provided by **Preferred Network** or **In-Network Providers**, the services are reimbursed at 100% of the allowed amount, without application of deductible, coinsurance, or copay. Preventive care services provided by an Out-of-Network Provider have a separate deductible, 35% coinsurance, and Out-of-Pocket maximum. An Out-of-Network Provider **may** balance bill the difference between their billed charge and the allowed amount.

The PPACA has used specific resources to identify the preventive services that require coverage: U.S. Preventive Services Task Force (USPSTF) A and B recommendations and the Advisory Committee on Immunization Practices (ACIP) recommendations adopted by the Centers for Disease Control (CDC). Guidelines for preventive care for infants, children, and adolescents, supported by the Health Resources and Services Administration (HRSA), come from two sources: Bright Futures Recommendations for Pediatric Health Care and the Uniform Panel of the Secretary's Advisory Committee on Heritable Disorders in Newborns and Children.

**U.S. Preventive Services Task Force:** [uspreventiveservicestaskforce.org](http://uspreventiveservicestaskforce.org)

**Advisory Committee on Immunization Practices (ACIP):** <https://cdc.gov/acip/index.html>

**CDC:** [cdc.gov](http://cdc.gov)

**Bright Futures:** [brightfutures.org](http://brightfutures.org)

**Secretary Advisory Committee:** [hrsa.gov/about/organization/committees.html](http://hrsa.gov/about/organization/committees.html)

## 2. Important Tips

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1. Accurate coding for preventive services by your health care provider is the key to accurate reimbursement by the Medical Plan. All standard correct medical coding practices should be observed.

2. Also of importance is the **difference** between a “screening” test and a diagnostic, monitoring, or surveillance test. A “screening” test done on an asymptomatic person **is** a preventive service and is considered preventive even if the test results are positive for disease, but future tests would be diagnostic, for monitoring the disease or the risk factors for the disease. A test done because symptoms of disease are present **is not** a preventive screening and is considered diagnostic.

3. Ancillary services directly associated with a “screening” colonoscopy are also considered preventive services. Therefore, the evaluation office visit with the doctor performing the colonoscopy, the colonoscopy procedure, the ambulatory facility fee, anesthesiology (if necessary), and pathology will be reimbursed as preventive, provided they are submitted with accurate preventive coding.

*See next page for listing of covered Preventive Services.*

# Covered Preventive Services

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<b>Periodic Exams</b> Appropriate screening tests per Bright Futures and other sources (previous page)	
<b>Well-Child Care</b> Infant through age 17	<ul style="list-style-type: none"> <li>Age 0 months through 4 years (up to 14 visits)</li> <li>Age 5 years through 17 years (1 visit/Plan Year)</li> </ul>
<b>Adult Routine Exam</b> Exams may include screening/counseling and/or risk factor reduction interventions for depression, obesity, tobacco use/abuse, drug and/or alcohol use/abuse	<ul style="list-style-type: none"> <li>Age 18 years through 65+ (1/Plan Year)</li> </ul>
<b>Preventive Screenings</b>	
<b>Anemia Screening</b>	<ul style="list-style-type: none"> <li>Pregnant Women</li> </ul>
<b>Bacteriuria Screening</b>	<ul style="list-style-type: none"> <li>Pregnant Women</li> </ul>
<b>Breast Cancer Screening (mammography)</b>	<ul style="list-style-type: none"> <li>Women age 40+ (1/Plan Year)</li> </ul>
<b>Cervical Cancer Screening (PAP)</b>	<ul style="list-style-type: none"> <li>Women age 21 - 65 (1/Plan Year)</li> </ul>
<b>Cholesterol Screening</b>	<ul style="list-style-type: none"> <li>Men age 35+ (age 20 - 35 if risk factors for coronary heart disease are present)</li> <li>Women age 45+ (age 20 - 45 if risk factors for coronary heart disease are present)</li> </ul>
<b>Colorectal Cancer Screening age 45 - 75</b>	<ul style="list-style-type: none"> <li>Fecal occult blood testing; 1/Plan Year <b>or</b></li> <li>Sigmoidoscopy; every 5 years <b>or</b></li> <li>Colonoscopy; every 10 years</li> </ul>
<b>Prostate Cancer Screening (PSA) age 50+</b>	<ul style="list-style-type: none"> <li>1/Plan Year (age 40+ with risk factors)</li> </ul>
<b>Osteoporosis Screening</b>	<ul style="list-style-type: none"> <li>Post-menopausal women age 65+, or age 60+ with risk factors (1 bone density x-ray (DXA)/Plan Year)</li> </ul>
<b>Abdominal Aneurysm Screening</b>	<ul style="list-style-type: none"> <li>Men age 65 - 75 who have ever smoked (1 screening by ultrasound/Plan Year)</li> </ul>
<b>Diabetes Screening</b>	<ul style="list-style-type: none"> <li>Adults with high blood pressure</li> </ul>
<b>HIV Screening</b>	<ul style="list-style-type: none"> <li>Pregnant women and others at risk</li> </ul>
<b>RH Incompatibility Screening</b>	<ul style="list-style-type: none"> <li>Pregnant women</li> </ul>
<b>Routine Immunizations</b>	
<p>Diphtheria, Tetanus, Pertussis (DTaP) (Tdap) (Td); Haemophilus Influenza (Hib); Hepatitis A (HepA) &amp; B (HepB); Human Papillomavirus (HPV); Influenza; Measles, Mumps, Rubella (MMR); Meningococcal (MenACWY) (MenB), Pneumococcal (Pneumonia) (PCV13); Poliovirus (IPV); Rotavirus (RV); Chickenpox (Varicella); Zoster (Shingles); Coronavirus (COVID-19); Tuberculosis testing (TB).</p> <p>Influenza, Zoster (Shingles), and COVID-19 vaccinations are reimbursed at 100% via the Navitus Prescription Drug Plan.</p> <p>For recommended immunization schedules for all ages, visit the CDC website at <a href="https://www.cdc.gov/vaccines/index.html">https://www.cdc.gov/vaccines/index.html</a></p>	

# Prescription Drug Plan

(Included in Medical Plan)

Administered by Navitus Health Solutions



## Who is eligible?

All MUS Medical Plan enrollees and their eligible dependents will automatically be enrolled in the Navitus Health Solutions Prescription Drug Plan (PDP) Commercial Plan coverage. There is no separate premium and no deductible for prescription drugs.

## How do I access my PDP information?

To access more information about the Navitus PDPs, including the MUS-specific participating network pharmacy directory and the complete prescription drug formulary (preferred drug list), you will need to register on the Navitus Member Portal (see next page). If you have questions regarding the drug formulary or pharmacy directory, contact Navitus Customer Care (see next page).

To determine your MUS PDP drug tier level and copay amount before going to the pharmacy, consult the Drug Schedule of Benefits, log into the Navitus Member Portal, or contact Navitus Customer Care (see next page).

## How do I fill my prescriptions?

Prescription drugs may be obtained through the Plan at either a local retail pharmacy (up to a 34 or 90-day supply) or through a mail order pharmacy (90-day supply). Members who use maintenance medications can experience a significant cost-savings when filling their prescriptions for a 90-day supply.

### Retail Pharmacy Network

**NOTE:** CVS/ Target pharmacies are not part of the MUS PDP participating pharmacy network. If you choose to use these pharmacies, you will be responsible for all charges.

### Mail Order Pharmacies

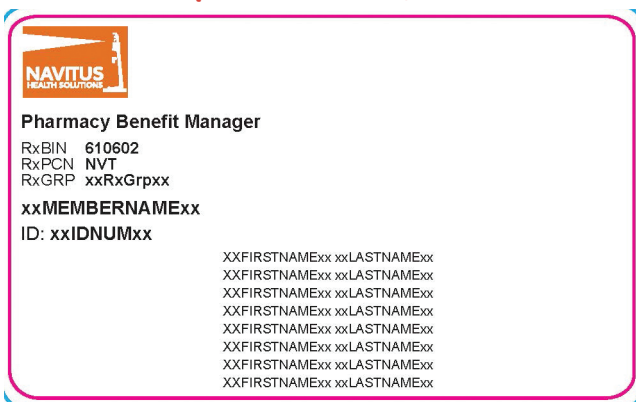
Ridgeway and Costco Pharmacies administer the [mail order pharmacy program](#).

### Specialty Pharmacy

The preferred Specialty Pharmacy is Lumicera Health Services. Lumicera helps members who are taking prescription drugs that require special handling and/or administration to treat certain chronic illnesses or complex conditions by providing services that offer convenience and support. Ordering prescriptions with the specialty pharmacy is simple, contact Patient Customer Care (see next page).

You can access the Lumicera specialty pharmacy Frequently Asked Questions (FAQs) at [lumicera.com/Patients/FAQ.aspx](http://lumicera.com/Patients/FAQ.aspx).

## Sample Pharmacy Card



# Prescription Drug Plan

Drug Schedule of Benefits Tier Level	Retail (up to 34-day supply)	Retail/Mail Order (90-day supply)
<b>Tier \$0</b> (certain preventive medications (ACA, certain statins, Metformin and Omeprazole))	\$0 Copay	\$0 Copay
<b>Tier 1</b> (low cost, high-value generics and select brands that provide high clinical value)	\$20 Copay	\$40 Copay
<b>Tier 2</b> (preferred brands and select generics that are less cost effective)	\$60 Copay	\$120 Copay
<b>Tier 3</b> (non-preferred brands and generics that provide the least value because of high cost or low clinical value, or both)	50% Coinsurance (Does not apply to the Out-of-Pocket maximum)	50% Coinsurance (Does not apply to the Out-of-Pocket maximum)
<b>Tier 4 (Specialty)</b> (specialty medications for certain chronic illnesses or complex diseases)  \$250 copay if filled at preferred Specialty pharmacy  50% coinsurance, if filled at a non-preferred Specialty pharmacy (Does not apply to the Out-of-Pocket maximum)	N/A	N/A
<b>Out-of-Pocket Maximum</b>	Individual: \$2,400/Plan Year (Commercial) Family: \$6,000/Plan Year (Commercial)	

## Questions?

### Navitus Customer Care

call 24 hours/day | 7 days/week

(Closed Thanksgiving & Christmas Day)

1-866-333-2757

navitus.com

### Lumicera Customer Care

1-855-847-3553

Mon. - Thurs. 7 a.m. - 6 p.m.

Fri. 7 a.m. - 5 p.m. MST

lumicera.com

### Costco

1-800-607-6861

pharmacy.costco.com/Pharmacy/

home-delivery

### Ridgeway:

1-800-630-3214

ridgewayrx.com

# Dental Plan (*mandatory*)



Administered by Delta Dental 1-866-579-5717 deltadentalins.com/mus

**Choices** offers Employees and their eligible dependents two Dental plan options to choose from: **Basic Plan** or **Select Plan**.

**NOTE:** The Plan has a “closed enrollment”, which means that a legal spouse may not be enrolled in the Dental Plan after the thirty (30) day initial benefits enrollment period, unless there is a Qualifying Life Event. Please refer to the SPD for complete Dental Plan benefits, limitations, and exclusions (see pg. 33 for availability).

You may **only** change your Dental Plan option during the Annual Enrollment period. Your Dental Plan option **may not** be changed due to a mid-year Qualifying Life Event.

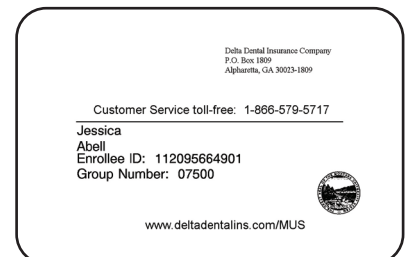
Dental Plan Coverage		
	Basic Plan - Preventive Coverage	Select Plan - Enhanced Coverage
<b>Monthly Dental Plan Rates</b>	<ul style="list-style-type: none"> <li>Employee/Survivor Only \$20</li> <li>Employee + Spouse \$39</li> <li>Employee/Survivor + Child(ren) \$39</li> <li>Employee + Family \$55</li> </ul>	<ul style="list-style-type: none"> <li>Employee/Survivor Only \$48</li> <li>Employee + Spouse \$93</li> <li>Employee/Survivor + Child(ren) \$93</li> <li>Employee + Family \$132</li> </ul>
<b>Maximum Annual Benefit</b>	<b>\$750 per covered individual</b>	<b>\$2,000 per covered individual</b>
<b>Diagnostic &amp; Preventive Services</b>	Twice per Plan Year: <ul style="list-style-type: none"> <li>Initial and periodic oral exam</li> <li>Cleaning</li> <li>Complete series of intraoral X-rays</li> </ul>	Twice per Plan Year: <ul style="list-style-type: none"> <li>Initial and periodic oral exam</li> <li>Cleaning</li> <li>Complete series of intraoral X-rays</li> </ul> <p><b>Note:</b> The above services <u>do not</u> apply to the \$2,000 annual maximum (see below).</p>
<b>Basic Restorative Services</b>	<ul style="list-style-type: none"> <li>Not covered</li> </ul>	<ul style="list-style-type: none"> <li>Amalgam filling</li> <li>Endodontic treatment</li> <li>Periodontic treatment</li> <li>Oral surgery</li> <li>Removal of impacted teeth</li> </ul>
<b>Major Restorative Services</b>	<ul style="list-style-type: none"> <li>Not covered</li> </ul>	<ul style="list-style-type: none"> <li>Crown</li> <li>Root canal</li> <li>Complete lower and upper denture</li> <li>Dental implant</li> <li>Occlusal guards</li> </ul>
<b>Orthodontia Services</b>	<ul style="list-style-type: none"> <li>Not covered</li> </ul>	<ul style="list-style-type: none"> <li>\$1,500 lifetime benefit/individual</li> </ul>

## Select Plan Benefit Highlights: Diagnostic & Preventive Services

The **Choices Select Plan** allows MUS Plan members to obtain diagnostic & preventive services without those costs applying to the annual \$2,000 maximum.

**Orthodontic Benefits:** The **Choices Select Plan** provides a \$1,500 lifetime orthodontic benefit per covered individual. Benefits are paid at 50% of the allowed amount for covered services. Treatment plans usually include an initial down payment and ongoing monthly fees. If an initial down payment is required, the Plan will pay up to 50% of the initial payment, up to 1/3 of the total treatment charge. In addition, Delta Dental will establish a monthly reimbursement based on your provider’s monthly fee and your prescribed treatment plan.

## Sample Dental Card



## Dental Fee Schedule

MUS dental claims are reimbursed based on a fixed dental fee schedule. The following subsets of the **Select Plan** and **Basic Plan** fee schedules include the most common used procedure codes. Please note the **Basic Plan** provides coverage for a limited range of services, including diagnostic and preventive treatment.

The fee schedule's fixed dollar amount is the maximum reimbursement amount paid by the Plan 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 reimbursement amount. **Blue** shaded codes are for the **Basic Plan** ONLY. All Codes (shaded and non-shaded) are for the **Select Plan**.

Dental Plan enrollees have the freedom of choice to visit any licensed dentist, however, Out-of-Pocket costs may be reduced if seeing a Delta Dental Premier or PPO network dentist.

\*The dental procedure codes and nomenclature are copyright of the American Dental Association. The procedures described and maximum reimbursement amounts indicated in the fee schedule are subject to the terms of the MUS-Delta Dental contract and Delta Dental processing policies. These allowances may be further reduced due to maximums, limitations, and exclusions. Please refer to the SPD for complete Dental Plan benefits, limitations, and exclusions (see pg. 33 for availability).

Procedure Code	Description	Fee Schedule
D0120	Periodic oral evaluation – established patient	\$56.00
D0140	Limited oral evaluation – problem focused	\$81.00
D0145	Oral evaluation for a patient under three years of age and counseling with	\$77.00
D0150	Comprehensive oral evaluation – new or established patient	\$73.00
D0160	Detailed and extensive oral evaluation – problem focused, by report	\$153.00
D0170	Re-evaluation – limited, problem focused (established patient; not post-	\$57.00
D0180	Comprehensive periodontal evaluation – new or established patient	\$122.00
D0190	Screening of a patient	\$31.00
D0191	Assessment of a patient	\$31.00
D0210	Intraoral – comprehensive series of radiographic images	\$137.00
D0220	Intraoral – periapical first radiographic image	\$29.00
D0230	Intraoral – periapical each additional radiographic image	\$22.00
D0240	Intraoral – occlusal radiographic image	\$37.00
D0250	Extra-oral – 2D projection radiographic image created using a stationary radiation source, and detector	\$64.00
D0270	Bitewing – single radiographic image	\$25.00
D0272	Bitewings – two radiographic images	\$55.00
D0273	Bitewings – three radiographic images	\$54.00
D0274	Bitewings – four radiographic images	\$72.00
D0277	Vertical bitewings – 7 to 8 radiographic images	\$135.00
D0310	Sialography	\$453.00
D0320	Temporomandibular joint arthrogram, including injection	\$685.00
D0321	Other temporomandibular joint radiographic images, by report	\$247.00
D0322	Tomographic survey	\$391.00
D0330	Panoramic radiographic image	\$133.00
D0340	2D cephalometric radiographic image – acquisition, measurement and	\$99.00
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	\$41.00
D0364	Cone beam CT capture and interpretation with limited field of view – less	\$175.00
D0365	Cone beam CT capture and interpretation with field of view of one full	\$297.00
D0366	Cone beam CT capture and interpretation with field of view of one full	\$297.00
D0367	Cone beam CT capture and interpretation with field of view of one full dental arch – maxilla, with or without cranium	\$178.00

**Dental Fee Schedule** .....

Procedure Code	Description	Fee Schedule
D0391	Interpretation of diagnostic image by a practitioner not associated with capture of the image, including report	\$98.00
D0601	Caries risk assessment and documentation, with a finding of low risk	\$17.00
D0602	Caries risk assessment and documentation, with a finding of moderate risk	\$17.00
D0603	Caries risk assessment and documentation, with a finding of high risk	\$17.00
D1110	Prophylaxis – adult	\$115.00
D1120	Prophylaxis – child (through age 13)	\$77.00
D1206	Topical application of fluoride varnish (Child through age 18)	\$34.00
D1208	Topical application of fluoride – excluding varnish (Child through age 18)	\$31.00
D1351	Sealant – per tooth (Child through age 15)	\$64.00
D1352	Preventive resin restoration in a moderate to high caries risk patient – permanent tooth (Child through age 15)	\$62.00
D1510	Space maintainer – fixed, unilateral – per quadrant (Child through age 13)	\$313.00
D1516	Space maintainer – fixed – bilateral, maxillary (Child through age 13)	\$439.00
D1517	Space maintainer – fixed – bilateral, mandibular (Child through age 13)	\$484.00
D1551	Re-cement or re-bond bilateral space maintainer – maxillary	\$69.00
D1552	Re-cement or re-bond bilateral space maintainer – mandibular	\$69.00
D1556	Removal of fixed unilateral space maintainer – per quadrant	\$69.00
D2140	Amalgam – one surface, primary or permanent	\$93.00
D2150	Amalgam – two surfaces, primary or permanent	\$118.00
D2160	Amalgam – three surfaces, primary or permanent	\$147.00
D2161	Amalgam – four or more surfaces, primary or permanent	\$176.00
D2330	Resin-based composite – one surface, anterior	\$112.00
D2331	Resin-based composite – two surfaces, anterior	\$143.00
D2332	Resin-based composite – three surfaces, anterior	\$174.00
D2335	Resin-based composite - four or more surfaces (anterior)	\$214.00
D2391	Resin-based composite – one surface, posterior	\$127.00
D2392	Resin-based composite – two surfaces, posterior	\$162.00
D2393	Resin-based composite – three surfaces, posterior	\$207.00
D2394	Resin-based composite – four or more surfaces, posterior	\$241.00
D2543	Onlay – metallic – three surfaces	\$375.00
D2544	Onlay – metallic – four or more surfaces	\$545.00
D2620	Inlay – porcelain/ceramic – two surfaces	\$335.00
D2644	Onlay – porcelain/ceramic – four or more surfaces	\$553.00
D2664	Onlay – resin-based composite – four or more surfaces	\$440.00
D2710	Crown – resin-based composite (indirect)	\$284.00
D2740	Crown – porcelain/ceramic substrate	\$497.00
D2750	Crown – porcelain fused to high noble metal	\$463.00
D2751	Crown – porcelain fused to predominantly base metal	\$420.00
D2780	Crown – ¾ cast high noble metal	\$516.00
D2783	Crown – ¾ porcelain/ceramic	\$488.00
D2790	Crown – full cast high noble metal	\$520.00
D2792	Crown – full cast noble metal	\$545.00

Dental Fee Schedule

Procedure Code	Description	Fee Schedule
D2920	Re-cement or re-bond crown	\$63.00
D2921	Reattachment of tooth fragment, incisal edge or cusp	\$143.00
D2928	Prefabricated porcelain/ceramic crown – permanent tooth	\$222.00
D2929	Prefabricated porcelain/ceramic crown – primary tooth	\$252.00
D2930	Prefabricated stainless steel crown – primary tooth	\$186.00
D2931	Prefabricated stainless steel crown – permanent tooth	\$222.00
D2940	Protective restoration	\$70.00
D2950	Core buildup, including any pins when required	\$151.00
D3110	Pulp cap – direct (excluding final restoration)	\$49.00
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	\$121.00
D3330	Endodontic therapy, molar tooth (excluding final restoration)	\$873.00
D3346	Retreatment of previous root canal therapy – anterior	\$763.00
D3347	Retreatment of previous root canal therapy – premolar	\$850.00
D3410	Apicoectomy – anterior	\$776.00
D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant	\$371.00
D4270	Pedicle soft tissue graft procedure	\$620.00
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	\$703.00
D4275	Non-autogenous connective tissue graft (including recipient site and donor material) first tooth, implant, or edentulous tooth position in graft	\$916.00
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	\$173.00
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	\$117.00
D4346	Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation	\$96.00
D4355	Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit	\$104.00
D4910	Periodontal maintenance	\$99.00
D5110	Complete denture – maxillary	\$675.00
D5120	Complete denture – mandibular	\$662.00
D5130	Immediate denture – maxillary	\$783.00
D5140	Immediate denture – mandibular	\$793.00
D5211	Maxillary partial denture – resin base (including retentive/clasping materials, rests, and teeth)	\$464.00
D5212	Mandibular partial denture – resin base (including retentive/clasping materials, rests, and teeth)	\$556.00
D5226	Mandibular partial denture - flexible base (including retentive/clasping materials, rests, and teeth)	\$643.00
D5410	Adjust complete denture – maxillary	\$32.00
D5421	Adjust partial denture – maxillary	\$46.00
D5422	Adjust partial denture – mandibular	\$33.00
D5511	Repair broken complete denture base, mandibular	\$86.00
D5512	Repair broken complete denture base, maxillary	\$86.00
D5640	Replace broken teeth – per tooth	\$102.00
D5650	Add tooth to existing partial denture	\$117.00

# Dental Fee Schedule

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Procedure Code	Description	Fee Schedule
D5711	Rebase complete mandibular denture	\$320.00
D5820	Interim partial denture (including retentive/clasping materials, rests, and	\$216.00
D5850	Tissue conditioning, maxillary	\$51.00
D5851	Tissue conditioning, mandibular	\$51.00
D6010	Surgical placement of implant body: endosteal implant	\$860.00
D6240	Pontic – porcelain fused to high noble metal	\$499.00
D6241	Pontic – porcelain fused to predominantly base metal	\$425.00
D6242	Pontic – porcelain fused to noble metal	\$463.00
D6245	Pontic – porcelain/ceramic	\$489.00
D6740	Retainer crown – porcelain/ceramic	\$497.00
D6750	Retainer crown – porcelain fused to high noble metal	\$507.00
D6751	Retainer crown – porcelain fused to predominantly base metal	\$420.00
D6752	Retainer crown – porcelain fused to noble metal	\$490.00
D6790	Retainer crown – full cast high noble metal	\$498.00
D7111	Extraction, coronal remnants – primary tooth	\$68.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps	\$119.00
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	\$204.00
D7220	Removal of impacted tooth – soft tissue	\$239.00
D7230	Removal of impacted tooth – partially bony	\$283.00
D7240	Removal of impacted tooth – completely bony	\$327.00
D9110	Palliative treatment of dental pain – per visit	\$73.00
D9120	Fixed partial denture sectioning	\$86.00
D9222	Deep sedation/general anesthesia – first 15 minutes	\$280.00
D9223	Deep sedation/general anesthesia – each subsequent 15 minute	\$135.00
D9239	Intravenous moderate (conscious) sedation/analgesia – first 15 minutes	\$252.00
D9243	Intravenous moderate (conscious) sedation/analgesia – each subsequent 15 minute increment	\$111.00
D9310	Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	\$67.00
D9942	Repair and/or reline of occlusal guard	\$40.00
D9944	Occlusal guard – hard appliance, full arch	\$283.00
D9945	Occlusal guard – soft appliance, full arch	\$151.00
D9946	Occlusal guard – hard appliance, partial arch	\$320.00
D9947	Custom sleep apnea appliance fabrication and placement	\$273.00
D9949	Repair of a custom sleep apnea appliance	\$40.00
D9950	Occlusion analysis – mounted case	\$187.00
D9951	Occlusal adjustment – limited	\$51.00
D9952	Occlusal adjustment – complete	\$406.00
D9953	Reline custom sleep apnea appliance (indirect)	\$40.00

# Basic Life/AD&D Insurance & LTD (*mandatory*)

## Basic Life/AD&D Insurance:

**This is an Employee only benefit.**

Basic life insurance coverage under **Choices** helps provide financial protection by paying benefits to your beneficiaries in the event of your death while coverage is in effect. Accidental Death & Dismemberment (AD&D) insurance coverage under **Choices** provides protection by paying benefits to you and your beneficiaries in the event of your death or dismemberment as the result of an accident. **Choices** offers two Basic Life/AD&D plan options to choose from.

**No evidence of insurability is required.**

Administered by Standard Insurance Co.  
1-800-759-8702  
standard.com/mybenefits/mus



Basic Life/AD&D Plan Options & Monthly Rates		
Option 1	\$25,000	\$2.10 for both
Option 2	\$50,000	\$4.20 for both

## Long Term Disability (LTD):

**This is an Employee only benefit.**

Long Term Disability (LTD) coverage can help protect your income in the event you become disabled and unable to work due to a covered illness or injury. **Choices** includes three LTD plan options designed to replace a portion of your income and supplement other sources of disability income that may be available to you. The three LTD plan options differ in the amount of your earnings they replace, when benefits become payable, and monthly premium costs.

LTD Plan Options & Monthly Rates		
Option 1	60% of pay/180 day waiting period	\$5.40
Option 2	66 2/3% of pay/180 day waiting period	\$10.78
Option 3	66 2/3% of pay/120 day waiting period	\$13.46

**Benefit Amount:** The monthly benefit amount is the % of your pre-disability earnings option you elected, to a maximum benefit of \$9,200 per month. The minimum monthly benefit is the greater of \$100 or 10% of your LTD benefit reduced by deductible income.

**Benefit Duration:** If you become disabled and your claim for LTD benefit is approved, LTD benefits are payable after you have been continuously disabled for the waiting period option you elected and you remain continuously disabled. LTD benefits are not payable during the waiting period.

Employees increasing coverage one level during Annual Enrollment or due to a qualifying event will be subject to a pre-existing condition exclusion for disabilities occurring during the first 12 months that the increase in coverage is effective. Any coverage existing for at least 12 months prior to the increase will not be subject to the pre-existing condition exclusion.

Employees on a leave status may not be eligible for LTD coverage. Please consult with your campus Benefits Representative.

### Do you have other Disability Income?

The level of LTD coverage you select ensures that you will continue to receive a percentage of your base pay each month if you become totally disabled.

Some of the money you receive may come from other sources, such as Social Security, Workers' Compensation, or other group disability benefits. Your **Choices** LTD benefit will be offset by any amounts you receive from these sources. The total combined income will equal the benefit level you selected.

## The following applies to both Basic Life/AD&D Insurance and LTD

- A new employee may elect any coverage level during initial enrollment.
- If an employee previously waived **all** coverages, they may **only** enroll in coverage Option 1.
- An employee may increase coverage one level or decrease coverage to any level during Annual Enrollment.
- An employee may increase or decrease coverage one level if the change is consistent with the event (i.e., marriage, coverage can be increased one level; divorce, coverage can be decreased one level).

# Vision Hardware Plan (optional)

Administered by BlueCross BlueShield of Montana 1-800-820-1674 or 1-406-447-8747 bcbsmt.com

**Choices** offers a Vision Hardware Plan for Employees and their eligible dependents.

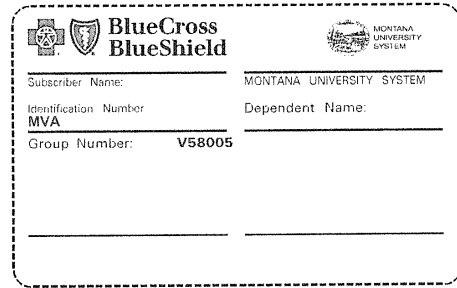
Using your Vision Hardware Plan is important to your eye wellness and overall health care. Visit your vision provider, purchase your hardware, and submit your claim to BlueCross BlueShield of Montana (BCBSMT) for processing. **The optional Vision Hardware Plan coverage is for hardware only. Eye Exams, whether preventive or medical, are covered under the Medical Plan (see pg. 7 Eye Exam (preventive & medical)).** Please refer to the SPD for complete Vision Hardware Plan benefits, limitations, and exclusions (see pg. 33 for availability).

You may **only** enroll in the Vision Hardware Plan during your initial enrollment period or during the Annual Enrollment period. The Vision Hardware Plan **may not** be newly elected or dropped due to a mid-year Qualifying Life Event.

### Monthly Vision Hardware Rates

- Employee/Survivor Only \$10.70
- Employee + Spouse. \$20.20
- Employee/Survivor + Child(ren) \$21.26
- Employee + Family \$31.18

### Sample Vision Hardware Card



BlueCross BlueShield logo and Montana University System logo are present. The form contains the following information:

- Subscriber Name: MONTANA UNIVERSITY SYSTEM
- Identification Number: MVA
- Dependent Name:
- Group Number: V58005

Service/Material	Coverage
<p><b>Eyeglass Frame and Lenses:</b></p> <p><b>Frame:</b> One eyeglass frame per Plan Year, in lieu of contact lenses</p> <p><b>Lenses:</b> One pair of prescription lenses per Plan Year, in lieu of contact lenses</p>	<p>Up to \$300 allowance toward the purchase of one eyeglass frame and one pair of prescription lenses, including single vision, bifocal, trifocal, progressive lenses; ultraviolet treatment; tinting; scratch-resistant coating; polycarbonate; anti-reflective coating.</p>
<p><b>Contact Lenses:</b></p> <p>One pair or one single purchase of a supply of prescription contact lenses per Plan Year, in lieu of an eyeglass frame and prescription lenses</p>	<p>Up to \$200 allowance toward contact lens fitting and the purchase of conventional, disposable or medically necessary* prescription contact lenses.</p>

\*Prescription contact lenses that are required to treat medical or abnormal visual conditions, including but not limited to eye surgery (i.e., cataract removal), when visual acuity cannot be corrected to 20/70 in the better eye with eyeglasses, and certain corneal or other eye diseases (i.e., anisometropia, high ametropia, and keratoconus).

### Filing a claim:

The Plan member may be responsible for vision hardware charges at the time of purchase. If the Provider does not bill for vision hardware purchases, the Provider should provide the Plan member with a walk-out statement that can be submitted to BCBSMT for reimbursement, along with a BCBSMT Claim Form, which can be found at [choices.mus.edu/forms.html](http://choices.mus.edu/forms.html).

# MUS Wellness Program

The MUS Plan offers Wellness programs to covered **Choices** Medical Plan enrollees over the age of 18.



## Wellness Health Screenings

### WellChecks

Each campus location offers Comprehensive Health Screenings (WellChecks) twice per Plan Year (July 1 - June 30) to MUS **Choices** Medical Plan members (18 or older) at no cost for Plan members. The MUS Comprehensive Health Screenings include: Comprehensive Metabolic Panel + Lipid Panel (Cholesterol) + Complete Blood Count (CBC) + Iron + TSH (Thyroid) + PSA (Prostate) Blood Test (men over 50) + Biometric Screening. Other additional lab tests are available for an additional cost, at discounted prices.

MUS Wellness staff are available at designated WellChecks to answer wellness related questions. Go to [wellness.mus.edu/WellCheck](http://wellness.mus.edu/WellCheck) for more information.

### Online Registration

Online registration is required for all participants for WellCheck appointments. To register go to: [my.itstartswithme.com](http://my.itstartswithme.com).

### Lab Tests

Log into your [It Starts With Me](#) account for a complete listing of lab tests available at WellCheck.

### Flu Shots

Flu shots are offered at no cost for Plan members in the fall, subject to national vaccine availability. Go to [wellness.mus.edu/WellCheck.html](http://wellness.mus.edu/WellCheck.html) for more information.

## BCBSMT Wellness & Incentive Programs

Plan members over the age of 18 who are covered on the **Choices** Medical Plan are eligible to participate in the BCBSMT Wellness & Incentive Programs! Build healthy habits and experience the lifelong rewards of better wellbeing.

The BCBSMT health and wellness program resources are available to help you live healthy every day. Resources include, but are not limited to: bones & joints, depression/anxiety, diabetes, fitness/exercise, pregnancy, high cholesterol, high blood pressure, weight loss, asthma, and many more.

Earn Blue Points rewards through the Well onTarget incentive program by completing activities and reaching goals, tracking activity and healthy habits, and participating in personal wellness challenges. Redeem your Blue points for on-line gift cards from over 75 merchants.

Visit the BCBSMT member portal to get started at: [bcbsmt.com/member](http://bcbsmt.com/member)



**BlueCross BlueShield**  
of Montana

# Stay Connected



For education and updates, visit our Blog: [muswellness.blog](http://muswellness.blog)

Visit the MUS Wellness website at: [wellness.mus.edu](http://wellness.mus.edu)



# Your future self will thank you.

**Where would you like your health to be a year from now?  
How could your life be better if you made some changes?**

Your health plan includes programs that can help you live healthy every day. The first step to success is starting!

**Health and wellness resources for:**


- Anxiety
- Asthma
- Bones and joints
- Cholesterol
- Depression
- Diabetes
- Fitness and exercise
- Heart and lung disease
- High blood pressure
- Pregnancy
- Quitting tobacco
- Sleep problems
- Stress
- Substance use
- Weight loss

These programs do not replace the care of a doctor. Talk to your doctor about any health questions or concerns. Image(s) may have been created or enhanced using artificial intelligence tools.

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

**Find out more.**  
Access your health and wellness programs in one place.

1. Scan the code.
2. Log in to **bcbsmt.com**.



**Scan this QR code to visit bcbsmt.com.**

# MUS Wellness Program

## Healthy Lifestyle Education & Support

### Wellness Lab

Wellness Lab is an online learning tool featuring courses in short-video format. Courses cover topics in fitness, nutrition, and healthy habits. Want to learn some new exercises or cooking techniques? Wellness Lab is a great place to start. Learn, grow, and live your best life with Wellness Lab!

[wellnesslab.thinkific.com](http://wellnesslab.thinkific.com)



### Quick Help Program

If you have a quick question regarding health, fitness, or nutrition related topics, send us an email at: [wellness@montana.edu](mailto:wellness@montana.edu). We will do our best to provide the information you need or point you in the right direction if we don't have an answer ourselves!

*The information given through the Quick Help Program does not provide medical advice, is intended for general educational purposes only, and does not always address individual circumstances.*

### WellBaby Program

WellBaby is a pregnancy benefit designed to help you achieve a healthier pregnancy. Enroll during your first trimester to take advantage of all of the program benefits, including copay/coinsurance waivers.



For more information call 406-660-0082 or visit [wellness.mus.edu/WellBaby.html](http://wellness.mus.edu/WellBaby.html)

### Take Control Lifestyle Management Program



**takecontrol**

Customized Plans. Individual Results. Real Savings.

Take Control is a health coaching program that believes living well is within everyone's reach. Take Control offers comprehensive and confidential education and support for the medical conditions listed below. Their unique and convenient telephonic delivery method allows Plan members to participate from anywhere and receive individual attention specific to each Plan member's needs. Plan members with any of the following conditions may enroll:

- **Diabetes:** Type I, Type II, Pre-diabetes, or Gestational (Fasting GLUC > 125)
- **Weight Loss:** High Body Mass Index (BMI > 24.99)
- **High Blood Pressure:** (Hypertension) (Systolic > 140 or Diastolic > 90)
- **High Cholesterol:** (Hyperlipidemia) (CHOL > 240 or TRIG > 200 or LDL > 150 or HDL < 40M/50F)
- WellBaby participants can join Take Control as part of the WellBaby program

Services include monthly health coaching and healthy lifestyle resources.

### Benefits Pre-Authorized by your Health Coach may include:

- Medical visit with a Preferred Network or an In-Network primary care provider (\$0 copay).
- Sleep study (deductible/coinsurance waived).
- Additional counseling visits (\$0 copay).
- Copay waivers for diabetic supplies.

For more information, visit [wellness.mus.edu/TakeControl.html](http://wellness.mus.edu/TakeControl.html), contact Take Control at 1-800-746-2970, or visit [takecontrolmt.com](http://takecontrolmt.com).

**For more information about the MUS Wellness programs, contact the MUS Wellness office at 406-994-6111.**

# Life comes with challenges. Your Employee Assistance Program is here to help.

Your EAP can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals. All EAP services are confidential and available to you and your household members at **NO COST** to you. This includes access to short-term counseling and the wide range of services listed below:

## **Mental Health Sessions**

Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling, up to 7 sessions per issue.

## **Life Coaching**

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

## **Financial Consultation**

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

## **Legal Referrals**

Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

## **Work-Life Resources and Referrals**

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

## **Personal Assistant**

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

## **Medical Advocacy**

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.

## **Wellness**

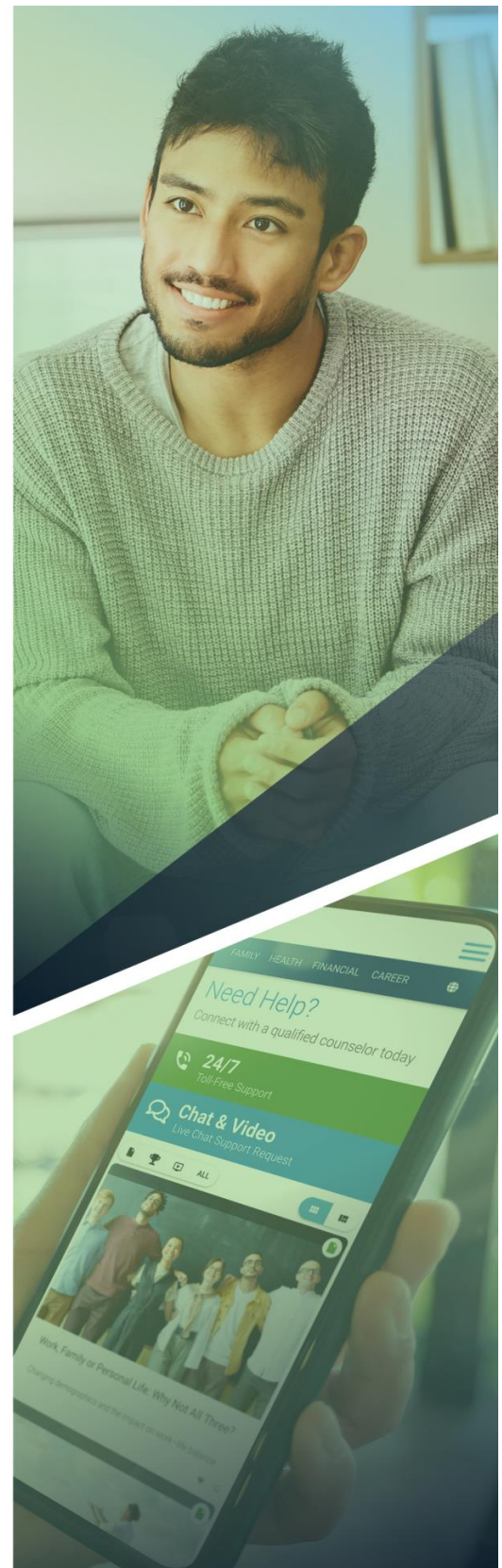
Build holistic well-being with wellness coaching, wellness courses, fitness videos, mindfulness exercises, and a variety of fun, engaging tools, challenges, and activities.

## **Member Portal**

Access your benefits 24/7/365 through your member portal with online requests and chat options. Explore thousands of self-help tools and resources including articles, assessments, podcasts, and resource locators.

## **Take the High Road**

Call for a ride if you feel unable to drive due to impairment by a substance or extreme emotional condition. We will reimburse you and your dependents for cab, Uber and Lyft fares up to \$45.00 (excludes tip) once per year.



Contact AllOne Health

Call: 1-888-993-7650

Visit: [AllOneHealth.com/DeerOaks](http://AllOneHealth.com/DeerOaks)

Code: MUS



**MUS EB**  
Montana University System  
Employee Benefits

# Flexible Spending Accounts (*optional*)

\* New FSA Claims Administrator (yet TBD) for FY2027! Watch for more information coming soon!

**FSA administrative fees are paid by MUS.**

**This is an Employee only benefit.**

**Choices** offers three Flexible Spending Accounts (FSA). These reimbursement accounts (FSAs) can work to your advantage by allowing an employee to set aside contributions out of each paycheck (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).

**No Automatic Enrollment:** You must re-enroll each benefit Plan Year to participate in a FSA (no exceptions will be made for late enrollment).

**FSA Changes for FY26** (July 1, 2026 – June 30, 2027)

- The HCFSA/LPFSA maximum contribution amount has increased to \$3,400.
- HCFSA/LPFSA participants may rollover up to \$680 in unused funds from FY27 (July 1, 2026 - June 30, 2027) **only** if an FSA is elected for FY28 (July 1, 2027 - June 30, 2028).
- **FSA participants must re-enroll in a HCFSA/LPFSA for any unused FSA contribution amounts to rollover into the next Plan Year (“use it - or - lose it”) or they will be forfeited.**

FSA Account Options	FSA Annual Contribution Amount	FSA Qualifying Expense Examples
Health Care FSA	Minimum Contribution: \$120 Maximum Contribution: \$3,400	Health care expenses, including but not limited to, deductibles, coinsurance, copays, dental, vision, and Rx expenses.
Limited Purpose FSA	Minimum Contribution: \$120 Maximum Contribution: \$3,400	<b>Dental and Vision expenses only</b> , including but not limited to, dental exams, dentures, contacts, eyeglass frames and lenses.
Dependent Care (day care) FSA	Minimum Contribution: \$120 Maximum Contribution: \$7,500	Costs for <b>dependent (day care)</b> provided to your dependent child(ren) under age 14, or other dependents unable to care for themselves, and is necessary for you to remain employed.

If you enroll in a FSA during your initial enrollment, your account(s) becomes effective the first day of the month following your date of hire. If you enroll in a FSA during Annual Enrollment, your account(s) becomes effective July 1st. **FSA funds may only be used for expenses incurred on or after your FSA effective date through the remaining benefit Plan Year.**

When you enroll in a FSA, you are electing to participate for the entire benefit Plan Year (July 1 – June 30). No changes to your FSA election may be made during the benefit Plan Year, unless you experience a qualifying event. Changes must be consistent with the change in status or qualifying event, subject to Plan restrictions.

The amount you elect for your FSA expenses are not subject to federal, state, Social Security, or Medicare taxes.

### **Health Care Flexible Spending Account (HCFSA):**

A HCFSA (full purpose FSA) allows you to set aside contributions (pre-tax) to pay for medical, dental, vision, or Rx expenses which are not fully covered by the group health plan. The HCFSA allows you to be reimbursed for eligible expenses incurred by you and/or your dependents during the benefit Plan Year. Expenses are considered “incurred” on the date the service was rendered, not the date the expense is paid. HCFSA expenses which are eligible for reimbursement include those defined by IRS Code, Section 213(d).

**NOTE:** If you and/or your legal spouse are enrolled in a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) **and/or** have an account balance in a HSA through another insurance plan, you are **not** eligible to elect the MUS full purpose Health Care FSA. You may enroll in a Limited Purpose Flexible Spending Account (LPFSA) (see below).

### **Limited Purpose Flexible Spending Account (LPFSA):**

The LPFSA guidelines are the same as the HCFSA, with the exception of eligible expenses. The LPFSA eligible expenses **only** include **dental and vision expenses**.

### **HCFSA/LPFSA Rollover Funds:**

The IRS permits HCFSA/LPFSA to rollover a limited amount of unused FSA contributions from one benefit Plan Year to the next. This means that HCFSA/LPFSA balances from the current Plan Year, can be rolled over to the next benefit Plan Year, which begins July 1 and runs through June 30.

Be sure not to elect more than you need to cover expenses incurred by you and/or your dependents during the benefit Plan Year. Any amounts over the rollover maximum not used by the end of the benefit Plan Year will be forfeited.

**Under the “use it - or - lose it” rule, you must re-enroll in a HCFSA/LPFSA for any unused contribution amounts to rollover to the next Plan Year or they will be forfeited.**

### **Dependent Care (Day Care) Flexible Spending Account (DCFSA):**

**The DCFSA (day care) is not used for reimbursement of health care expenses.**

The DCFSA allows you to set aside contributions (pre-tax) to pay for qualified dependent day care expenses for children under age 14, or individuals unable to care for themselves. If both you and your legal spouse work or you are a single parent, you may have dependent day care expenses. A dependent receiving day care must live in your home at least eight (8) hours per day. The day care must be necessary for you and your legal spouse to remain gainfully employed. Day care must be provided through live-in care, babysitters, licensed day care/preschool centers, and after school care. You cannot use pre-tax dollars to pay your legal spouse or one of your children under the age of nineteen (19) for providing day care. Schooling expenses at the kindergarten level and above, overnight camps, and nursing home care are not reimbursable.

Unlike health FSAs, DCFSA may only reimburse expenses up to the amount you have contributed at any time during the benefit Plan Year. If you submit a reimbursement request for an amount that is greater than your account balance, that amount will be pended until your next contribution is posted to your account and then any eligible amount(s) will be reimbursed to you. **Under the “use it - or - lose it” rule, any unused DCFSA (day care) contribution amounts cannot be rolled over to the next benefit Plan Year and will be forfeited.**

### **FSA Mid-Year Election Changes:**

FSA election changes must be made within 63 days of a qualifying event (30 days for death or divorce). FSA changes are limited and differ for each pre-tax option. Changes **must** be consistent with the change in status or qualifying event. For more information about mid-year election changes, please contact your campus HR/Benefits Representative. Please refer to the SPD for complete FSA benefits, limitations, and exclusions (see pg. 33 for availability).

**Reimbursement:**

Claims are usually processed within 2 – 3 business days of receipt and you should receive a check in the mail or via direct deposit (if applicable) within 5 business days after the FSA administrator receives your claim.

**All claims incurred during the FY27 benefit Plan Year (July 1, 2026 – June 30, 2027) must be received by the FSA administrator before September 30, 2027 to be eligible for reimbursement.**

If you terminate employment during the benefit Plan Year, your participation in the FSA ends, subject to COBRA limitations. However, you may submit claims through September 30, 2027 if the claims were incurred during your period of employment and during the benefit Plan Year. **No exceptions can be made on late claims submissions.**

**Pay Me Back or Pay My Provider:**

When filing a request for reimbursement, you may elect to have the FSA administrator make the HCFSA/LPFSA payment directly to you (**Pay Me Back**) or to pay your provider directly (**Pay My Provider**). You may also elect to have recurring payments for DCFSA (day care) expenses or recurring medical expenses, such as orthodontia.

When submitting a **Pay Me Back** reimbursement request, you may elect to receive your reimbursement via check or direct deposit.

**Debit Card:**

You will receive a debit card upon enrollment in a HCFSA or LPFSA at no cost to you. You may use the debit card to pay for eligible medical, dental, vision, or Rx expenses incurred on or after the FSA effective date through the remaining benefit Plan Year. Documentation to substantiate the expense may be required, so keep all FSA receipts, Explanation of Benefits (EOB), and other supporting documentation when you use your debit card. **Debit cards cannot be used to pay for expenses that were incurred prior to the FSA effective date or current Plan Year.**

If the expense is covered by your Medical, Dental, or Vision Hardware Plan, you must provide an Explanation of Benefits (EOB) as documentation to support your reimbursement request if expenses are not covered by your Medical, Dental, or Vision Hardware Plan, an itemized statement from the provider may satisfy documentation requirements.

**Have FSA contributions you need to spend before the end of the benefit Plan Year?**

The FSA Store ([fsastore.com/](https://fsastore.com/)), has a large selection of qualified eligible HCFSA and LPFSA products. You can use your Healthcare debit card to conveniently order and pay for these products online!

**Questions?**

Contact your campus HR/Benefits Representative

# Supplemental Life Insurance (optional)

Administered by Standard Insurance Co.  
1-800-759-8702 standard.com/mybenefits/mus



## Supplemental Life Insurance:

**This is an Employee only benefit.** If you enroll in Supplemental Life Insurance, your cost depends on your age as of July 1st and the amount of coverage you select, as shown in the following table. **The cost of this benefit is paid on an after-tax basis.**

- Evidence of Insurability (EOI) is required for **all** life elections over \$300,000.
- A new employee may elect up to \$300,000 in life coverage during initial enrollment without submitting EOI.
- If an employee previously waived **all** coverages, they may elect life coverage of \$25,000 when enrolling in coverage. If electing more than \$25,000, they **must** submit EOI.
- If an employee is enrolling in life coverage for the first time, they may elect coverage of \$25,000 during Annual Enrollment. If electing more than \$25,000 they **must** submit EOI.
- An employee may increase life coverage one level, decrease coverage to any level, or drop coverage completely during Annual Enrollment. If increasing more than one level during Annual Enrollment, they **must** submit EOI.
- An employee may elect life coverage of \$25,000 due to marriage or first newborn/adopted child, if not currently enrolled. If electing more than \$25,000, they **must** submit EOI.
- An employee may increase or decrease life coverage one level if the change is consistent with the qualifying event (ie., marriage, current coverage may be increased one level; divorce, current coverage may be decreased one level). If increasing more than one level, they **must** submit EOI.

\*The benefit election examples are only a subset of allowed benefit elections/changes and is not an all-inclusive list. Contact your campus HR/Benefits Representative for more information related to qualifying events, changes in family status, and allowed mid-year changes (subject to Plan restrictions).

\*The controlling provisions are in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modifies the group policy or the insurance coverage in any way.

## Supplemental Life Monthly Rates - Employee Benefit (based on age of Employee as of July 1)

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
under 30	\$ 1.50	\$ 3.00	\$ 4.50	\$ 6.00	\$ 7.50	\$ 9.00	\$ 10.50	\$ 12.00	\$ 13.50	\$ 15.00	\$ 16.50	\$ 18.00
30-34	\$ 2.00	\$ 4.00	\$ 6.00	\$ 8.00	\$ 10.00	\$ 12.00	\$ 14.00	\$ 16.00	\$ 18.00	\$ 20.00	\$ 22.00	\$ 24.00
35-39	\$ 2.25	\$ 4.50	\$ 6.75	\$ 9.00	\$ 11.25	\$ 13.50	\$ 15.75	\$ 18.00	\$ 20.25	\$ 22.50	\$ 24.75	\$ 27.00
40-44	\$ 2.50	\$ 5.00	\$ 7.50	\$ 10.00	\$ 12.50	\$ 15.00	\$ 17.50	\$ 20.00	\$ 22.50	\$ 25.00	\$ 27.50	\$ 30.00
45-49	\$ 4.50	\$ 9.00	\$ 13.50	\$ 18.00	\$ 22.50	\$ 27.00	\$ 31.50	\$ 36.00	\$ 40.50	\$ 45.00	\$ 49.50	\$ 54.00
50-54	\$ 6.75	\$ 13.50	\$ 20.25	\$ 27.00	\$ 33.75	\$ 40.50	\$ 47.25	\$ 54.00	\$ 60.75	\$ 67.50	\$ 74.25	\$ 81.00
55-59	\$ 11.00	\$ 22.00	\$ 33.00	\$ 44.00	\$ 55.00	\$ 66.00	\$ 77.00	\$ 88.00	\$ 99.00	\$ 110.00	\$ 121.00	\$ 132.00
60-64	\$ 16.50	\$ 33.00	\$ 49.50	\$ 66.00	\$ 82.50	\$ 99.00	\$ 115.50	\$ 132.00	\$ 148.50	\$ 165.00	\$ 181.50	\$ 198.00
65-69	\$ 31.75	\$ 63.50	\$ 95.25	\$ 127.00	\$ 158.75	\$ 190.50	\$ 222.25	\$ 254.00	\$ 285.75	\$ 317.50	\$ 349.25	\$ 381.00
70 & over	\$ 67.25	\$ 134.50	\$ 201.75	\$ 269.00	\$ 336.25	\$ 403.50	\$ 470.75	\$ 538.00	\$ 605.25	\$ 672.50	\$ 739.75	\$ 807.00

Age	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000	\$525,000	\$550,000	\$575,000	\$600,000
under 30	\$ 19.50	\$ 21.00	\$ 22.50	\$ 24.00	\$ 25.50	\$ 27.00	\$ 28.50	\$ 30.00	\$ 31.50	\$ 33.00	\$ 34.50	\$ 36.00
30-34	\$ 26.00	\$ 28.00	\$ 30.00	\$ 32.00	\$ 34.00	\$ 36.00	\$ 38.00	\$ 40.00	\$ 42.00	\$ 44.00	\$ 46.00	\$ 48.00
35-39	\$ 29.25	\$ 31.50	\$ 33.75	\$ 36.00	\$ 38.25	\$ 40.50	\$ 42.75	\$ 45.00	\$ 47.25	\$ 49.50	\$ 51.75	\$ 54.00
40-44	\$ 32.50	\$ 35.00	\$ 37.50	\$ 40.00	\$ 42.50	\$ 45.00	\$ 47.50	\$ 50.00	\$ 52.50	\$ 55.00	\$ 57.50	\$ 60.00
45-49	\$ 58.50	\$ 63.00	\$ 67.50	\$ 72.00	\$ 76.50	\$ 81.00	\$ 85.50	\$ 90.00	\$ 94.50	\$ 99.00	\$ 103.50	\$ 108.00
50-54	\$ 87.75	\$ 94.50	\$ 101.25	\$ 108.00	\$ 114.75	\$ 121.50	\$ 128.25	\$ 135.00	\$ 141.75	\$ 148.50	\$ 155.25	\$ 162.00
55-59	\$ 143.00	\$ 154.00	\$ 165.00	\$ 176.00	\$ 187.00	\$ 198.00	\$ 209.00	\$ 220.00	\$ 231.00	\$ 242.00	\$ 253.00	\$ 264.00
60-64	\$ 214.50	\$ 231.00	\$ 247.50	\$ 264.00	\$ 280.50	\$ 297.00	\$ 313.50	\$ 330.00	\$ 346.50	\$ 363.00	\$ 379.50	\$ 396.00
65-69	\$ 412.75	\$ 444.50	\$ 476.25	\$ 508.00	\$ 539.75	\$ 571.50	\$ 603.25	\$ 635.00	\$ 666.75	\$ 698.50	\$ 730.25	\$ 762.00
70 & over	\$ 874.25	\$ 941.50	\$ 1,008.75	\$ 1,076.00	\$ 1,143.25	\$ 1,210.50	\$ 1,277.75	\$ 1,345.00	\$ 1,412.25	\$ 1,479.50	\$ 1,546.75	\$ 1,614.00

## Supplemental Dependent Life Insurance eligibility:

Supplemental Dependent Life Insurance for your legal spouse and unmarried dependent child(ren) (live birth to age 26) is designed to protect you against certain financial burdens (such as funeral expenses) in the event a covered dependent dies. The employee is automatically the beneficiary of any dependent life insurance benefits that become payable. Employees **MAY NOT** cover other MUS employed family members. In addition, dependent children **MAY NOT** be insured by more than one MUS employed member. You must enroll in employee supplemental life coverage to be eligible for your legal spouse or dependent child(ren) to enroll in supplemental life coverage. **The cost of this benefit is paid on an after-tax basis.**

- Evidence of Insurability (EOI) is required for **all** spouse life elections over \$50,000.
- Spouse life elections **cannot** exceed 100% of the employee election (i.e., employee elects \$50,000 for self, spouse maximum is \$50,000).
- A new employee may elect up to \$50,000 in spouse life coverage during initial enrollment without submitting EOI.
- If an employee is enrolling in spouse life coverage for the first time, they may elect any coverage level during Annual Enrollment and they **must** submit EOI.
- If an employee increases spouse life coverage over \$50,000 **or** more than one coverage level during Annual Enrollment, they **must** submit EOI.
- An employee may decrease spouse life coverage to any level or drop completely during Annual Enrollment.
- An employee may elect spouse life coverage due to marriage, first newborn/adopted child, or due to spouse losing eligibility for other insurance coverage, up to \$50,000, without submitting EOI. If electing more than \$50,000, they **must** submit EOI.
- An employee may increase spouse life coverage one level if the change is consistent with the qualifying event (i.e., newborn child is added to coverage, current coverage may be increased one level). If increasing more than one level, they **must** submit EOI.

### Supplemental Life Monthly Rates - Spouse Benefit (based on age of Legal Spouse as of July 1st)

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
under 30	\$ 1.50	\$ 3.00	\$ 4.50	\$ 6.00	\$ 7.50	\$ 9.00	\$ 10.50	\$ 12.00	\$ 13.50	\$ 15.00	\$ 16.50	\$ 18.00
30-34	\$ 2.00	\$ 4.00	\$ 6.00	\$ 8.00	\$ 10.00	\$ 12.00	\$ 14.00	\$ 16.00	\$ 18.00	\$ 20.00	\$ 22.00	\$ 24.00
35-39	\$ 2.25	\$ 4.50	\$ 6.75	\$ 9.00	\$ 11.25	\$ 13.50	\$ 15.75	\$ 18.00	\$ 20.25	\$ 22.50	\$ 24.75	\$ 27.00
40-44	\$ 2.50	\$ 5.00	\$ 7.50	\$ 10.00	\$ 12.50	\$ 15.00	\$ 17.50	\$ 20.00	\$ 22.50	\$ 25.00	\$ 27.50	\$ 30.00
45-49	\$ 4.50	\$ 9.00	\$ 13.50	\$ 18.00	\$ 22.50	\$ 27.00	\$ 31.50	\$ 36.00	\$ 40.50	\$ 45.00	\$ 49.50	\$ 54.00
50-54	\$ 6.75	\$ 13.50	\$ 20.25	\$ 27.00	\$ 33.75	\$ 40.50	\$ 47.25	\$ 54.00	\$ 60.75	\$ 67.50	\$ 74.25	\$ 81.00
55-59	\$ 11.00	\$ 22.00	\$ 33.00	\$ 44.00	\$ 55.00	\$ 66.00	\$ 77.00	\$ 88.00	\$ 99.00	\$ 110.00	\$ 121.00	\$ 132.00
60-64	\$ 16.50	\$ 33.00	\$ 49.50	\$ 66.00	\$ 82.50	\$ 99.00	\$ 115.50	\$ 132.00	\$ 148.50	\$ 165.00	\$ 181.50	\$ 198.00
65-69	\$ 31.75	\$ 63.50	\$ 95.25	\$ 127.00	\$ 158.75	\$ 190.50	\$ 222.25	\$ 254.00	\$ 285.75	\$ 317.50	\$ 349.25	\$ 381.00
70 & over	\$ 67.25	\$ 134.50	\$ 201.75	\$ 269.00	\$ 336.25	\$ 403.50	\$ 470.75	\$ 538.00	\$ 605.25	\$ 672.50	\$ 739.75	\$ 807.00

### **No Evidence of Insurability is required for dependent child coverage at any level.**

- An employee **must** enroll in employee life coverage equal to or greater than the amount elected for child life coverage (i.e., employee elects \$25,000 for self, child maximum is \$25,000).
- A new employee may elect up to \$30,000 in child life coverage during initial enrollment.
- If an employee is enrolling in child life coverage for the first time, they may elect coverage of \$5,000 during Annual Enrollment.
- An employee may increase child life coverage one level, decrease coverage to any level, or drop coverage completely during Annual Enrollment.
- An employee may elect child life coverage in any amount if adding first newborn/adopted child to coverage and no current coverage exists.
- An employee may elect child life coverage of \$5,000 due to the child losing eligibility for other insurance coverage and no current coverage exists.
- An employee may increase child life coverage one level if the change is consistent with the qualifying event (i.e., newborn child is added to coverage, current coverage may be increased one level).
- Disabled dependent children over the age of 26 **MAY NOT** be newly added to child life coverage.

### Supplemental Life Monthly Premium - Child Benefit

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
to age 26	\$ .56	\$1.12	\$1.68	\$2.24	\$2.80	\$3.36

# Supplemental AD&D Coverage (*optional*)



Administered by Standard Insurance Co.  
1-800-759-8702 standard.com/mybenefits/mus

## **Supplemental AD&D Insurance eligibility:**

**This is an Employee only benefit.** If you enroll in Supplemental Accidental Death & Dismemberment (AD&D) Insurance, your cost depends on the amount of coverage you select, as shown in the following table. **The cost of this benefit is paid on an after-tax basis.**

**No Evidence of Insurability is required for supplemental AD&D coverage at any level.**

- A new employee may elect any AD&D coverage level during initial enrollment.
- If an employee previously waived **all** coverages, they may elect AD&D coverage of \$25,000 when enrolling in coverage.
- If an employee is enrolling in AD&D for the first time, they may elect coverage of \$25,000 during Annual Enrollment.
- An employee may increase AD&D coverage one level, decrease coverage to any level, or drop coverage completely during Annual Enrollment.
- An employee may elect AD&D coverage of \$25,000 due to marriage or first newborn/adopted child, if not currently enrolled.
- An employee may increase or decrease AD&D coverage one level if the change is consistent with the qualifying event (i.e., marriage, current coverage may be increased one level; divorce, current coverage may be decreased one level).

\*The benefit election examples are only a subset of allowed benefit elections/changes and is not an all-inclusive list. Contact your campus HR/Benefits Representative for more information related to qualifying events, changes in family status, and allowed mid-year changes (subject to Plan restrictions).

\*The controlling provisions are in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modifies the group policy or the insurance coverage in any way.

## **Supplemental AD&D Monthly Rates - Employee Benefit**

\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
\$.56	\$1.12	\$1.68	\$2.24	\$2.80	\$3.36	\$3.92	\$4.48	\$5.04	\$5.60	\$6.16	\$6.72

\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000	\$525,000	\$550,000	\$575,000	\$600,000
\$7.28	\$7.84	\$8.40	\$8.96	\$9.52	\$10.08	\$10.64	\$11.20	\$11.76	\$12.32	\$12.88	\$13.44

**Supplemental Dependent AD&D Insurance eligibility:**

Supplemental Dependent AD&D Insurance for your legal spouse and unmarried dependent child(ren) (live birth to age 26) is designed to protect you against certain financial burdens in the event a covered dependent dies due to an accidental death. The employee is automatically the beneficiary of any dependent AD&D insurance benefits that become payable. Employees **MAY NOT** cover other MUS employed family members. In addition, dependent children **MAY NOT** be insured by more than one MUS employed member. You must enroll in employee supplemental AD&D coverage to be eligible for your legal spouse or dependent child(ren) to enroll in supplemental AD&D coverage. **The cost of this benefit is paid on an after-tax basis.**

**No Evidence of Insurability is required for spouse or dependent child coverage at any level.**

- Spouse AD&D elections **cannot** exceed 100% of the employee election (i.e., employee elects \$100,000 for self, spouse maximum is \$100,000).
- A new employee may elect any spouse AD&D coverage level during initial enrollment.
- If an employee is enrolling in spouse AD&D coverage for the first time, they may elect \$25,000 during Annual Enrollment.
- An employee may increase spouse AD&D coverage one level, decrease coverage to any level, or drop completely during Annual Enrollment.
- An employee may elect spouse AD&D coverage at any level due to marriage, first newborn/adopted child, or due to spouse losing eligibility for other insurance coverage.
- An employee may increase spouse AD&D coverage one level if the change is consistent with the qualifying event (i.e., newborn child is added to coverage, current coverage may be increased one level).

**Supplemental AD&D Monthly Rates - Spouse Benefit**

\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
\$.56	\$1.12	\$1.68	\$2.24	\$2.80	\$3.36	\$3.92	\$4.48	\$5.04	\$5.60	\$6.16	\$6.72

- An employee **must** enroll in employee AD&D coverage equal to or greater than the amount elected for child AD&D coverage (i.e., employee elects \$50,000 for self, child maximum is \$30,000).
- A new employee may elect any child AD&D coverage level during initial enrollment.
- If an employee is enrolling in child AD&D coverage for the first time, they may elect coverage of \$5,000 during Annual Enrollment.
- An employee may increase child AD&D coverage one level, decrease coverage to any level, or drop coverage completely during Annual Enrollment.
- An employee may elect child AD&D coverage in any amount if adding a newborn/adopted child to coverage and no current coverage exists.
- An employee may elect child AD&D coverage at any level due to the child losing eligibility for other insurance coverage and no current coverage exists.
- An employee may increase child AD&D coverage one level if the change is consistent with the qualifying event (i.e., newborn child is added to coverage, current coverage may be increased one level).
- Disabled dependent children over the age of 26 **MAY NOT** be newly added to child AD&D coverage.

**Supplemental AD&D Monthly Premium - Child Benefit**

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
to age 26	\$.06	\$.12	\$.18	\$.24	\$.30	\$.36

# Additional Benefit Plan Information

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## Dependent Premium Hardship Waiver

The MUS Benefit Plan offers a Dependent Premium Hardship Waiver (DPHW) to assist employees with the cost of medical health care coverage for children covered on the MUS Medical Plan. The family must first apply for Healthy Montana Kids (HMK) coverage for all children under the age of 19. If HMK denies coverage and the family has a financial hardship, a DPHW application may be submitted to the MUS Benefits office requesting the Dependent Premium Hardship Waiver. If the total household income is not more than 125% of the HMK guidelines, covered dependent children will be eligible for the waiver for the benefit Plan Year (July 1 – June 30). The family must re-apply for HMK coverage and the DPHW each benefit Plan Year to be eligible for the waiver. For more information, please contact your campus HR/Benefits office or the MUS Benefits office at 1-877-501-1722. The DPHW application is available on the **Choices** website at [choices.mus.edu/forms.html](http://choices.mus.edu/forms.html).

## ★ Self-Audit Award Program



Be sure to check all medical health care provider bills and Explanation of Benefits (EOBs) from the Medical Plan claims administrator to ensure charges have not been duplicated or you have been billed for services you did not receive. **When you detect billing errors that result in a claims adjustment, the Plan will share the savings with you!** You may receive an award of 50% of the savings, up to a maximum of \$1,000.

The Self-Audit Award Program is available to all MUS Medical Plan members who identify medical billing errors which:

- Have not already been detected by the Medical Plan's claims administrator or reported by the health care provider.
- Include medical services which are allowable and covered by the MUS Medical Plan, and
- Total \$50 or more in errant charges.

To receive the Self-Audit Award, the member must:

- Notify the Medical Plan claims administrator of the error before it is detected by the claims administrator or the health care provider.
  - Contact the provider to verify the error and work out the correct billing, and
  - Submit copies of the correct billing to the Medical Plan claims administrator for verification, claims adjustment, and calculation of the Self-Audit Award.
- 

## Summary Plan Description (SPD)

All MUS Plan participants have the right to obtain a current copy of the SPD. Despite the use of "summary" in the title, this document contains the full legal description of the Plan's medical, dental, vision hardware, and prescription drug benefits and should always be consulted when a specific question arises about the Plan.

Plan participants may request a hard copy of the SPD by contacting their campus HR/Benefits office or the MUS Benefits office at 1-877-501-1722. The SPD is also available online on the MUS **Choices** website at [choices.mus.edu](http://choices.mus.edu).

Eligibility and enrollment rules for coverage in the Montana University System Group Benefit Plan for participants and their dependents (who are NOT active employees within MUS), are published in the MUS Summary Plan Description in these sections:

- Eligibility
- Enrollment, Changes in Enrollment, and Effective Dates of Coverage
- Leave, Layoff, Coverage Termination, Re-Enrollment, Surviving Dependent, and Retirement Options
- Continuation of Coverage Rights under the Consolidated Omnibus Budget Reconciliation Act (COBRA)

Each covered employee and retiree is responsible for understanding the rights and responsibilities for themselves and their eligible dependents for maintaining enrollment in the MUS Plan.

Retirees eligible for Medicare and paying Medicare Retiree premium rates, as published in the **Choices** Retiree Workbook, are required to be continuously enrolled in **BOTH** Medicare Part A and Medicare Part B as their primary coverage.

**Coordination of Benefits (COB):** Persons covered by a health care plan through the MUS **AND** by another non-liability health care coverage plan, whether private, employer-based, governmental (including Medicare and Medicaid), are subject to coordination of benefits rules as specified in the SPD. Rules vary from case to case by the circumstances surrounding the claim and by the active or retiree status of the member. No more than 100% of a claim's allowed amount will be paid by the sum of all payments from all applicable coordinated insurance coverages.

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## Summary of Benefits and Coverage (SBC)

The SBC is available on the MUS **Choices** website at [choices.mus.edu/Publication\\_Notices.html](http://choices.mus.edu/Publication_Notices.html). This document, required by PPACA, will outline what the MUS Medical Plan covers and what the cost share is for the member and the Plan for covered services.

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## Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) Notice

The MUS Plan has a duty to safeguard and protect the privacy of all plan members' personally identifiable health information that is created, maintained, sent, or received by the Plan.

The HIPAA Notice can be accessed on the MUS **Choices** website at [choices.mus.edu/Publication\\_Notices.html](http://choices.mus.edu/Publication_Notices.html).

The MUS Plan contracts with individuals or entities, known as Business Associates, who perform various functions on the Plan's behalf such as claims processing and other health-related services associated with the Plan, including claims administration or to provide support services, such as medical review or pharmacy benefit management services, etc.

The MUS Plan, in administering Plan benefits, shares and receives personally identifiable medical information concerning Plan members as required by law and for routine transactions concerning eligibility, treatment, payments, wellness programs (including WellChecks and lifestyle management programs), healthcare operations, and claims processing (including review of claims payments or denials, appeals, health care fraud and abuse detection, and compliance). Information concerning these categories may be shared, without a Plan participant's written consent, between authorized MUS Benefits office employees and MUS Business Associates, the participant's providers, or legally authorized governmental entities.

# Glossary

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## **Allowed Amount**

A set dollar allowance for procedures/services that are covered by the Plan.

## **Balance Billing**

This amount is the difference between the provider's billed charge and the allowed amount for covered services provided by an Out-of-Network Provider or the billed amount for a non-covered service.

## **Benefit Plan Year**

The period starting July 1 and ending June 30.

## **Certification/Pre-Certification**

A determination by the Medical Plan claims administrator that a specific service - such as an inpatient hospital stay - is medically necessary. Pre-Certification is done in advance of a non-emergency admission by contacting the Medical Plan claims administrator.

## **Coinsurance**

A percentage of the allowed amount for covered services that a member is responsible for paying, after paying any applicable deductible. For example, if Jack has met his deductible for In-Network medical costs (\$1,250), he pays 25% of the allowed amount up to the Out-of-Pocket Maximum and the Plan pays 75%.

## **Copayment**

A fixed dollar amount the member pays for a covered service, usually at the time the member receives the service. The Plan pays the remaining allowed amount.

## **Covered Services**

Services that are determined to be medically necessary and are eligible for payment under the Plan.

## **Deductible**

A set dollar amount that a member must pay for covered services before the Medical Plan pays. The deductible applies to the benefit Plan Year (July 1 through June 30). For example, Jack's deductible is \$1,250. Jack pays 100% of the allowed amount for covered services until his deductible has been met.

## **Diagnostic**

A type of service that includes tests or exams usually performed for monitoring a disease or condition which you have signs, symptoms, or a prevailing medical history.

## **Emergency Services**

Evaluation and treatment of a covered emergency medical condition (illness, injury, or serious condition). Emergency Services are covered everywhere; however, Out-of-Network Providers **may** balance bill the difference between the billed charge and the allowed amount for covered services.

## **Fee Schedule**

A fee schedule is a complete listing of fees used by the Plan to reimburse providers and suppliers for providing selected covered services. The comprehensive listing of fee maximums is used to reimburse a provider on a fee-for-service or fixed (flat-fee) basis.

**Federally Qualified Health Center (FQHC) (Preferred Provider)**

A federally funded nonprofit health center or clinic that serves medically underserved rural areas and populations. FQHCs provide quality comprehensive primary and preventive care, as well as dental, behavioral health, and other services at a lower cost. FQHCs have a participating contract with the Plan claims administrator to provide services for Plan members and to accept the allowed amount as payment in full for covered services. Members will pay less Out-of-Pocket costs for covered services if they see a FQHC provider.

**In-Network Provider (Participating Provider)**

A provider who has a participating contract with the Plan claims administrator to provide services for Plan members and to accept the allowed amount as payment in full for covered services. Members will pay less Out-of-Pocket costs for covered services if they see an In-Network Provider.

**Out-of-Network Provider (Non-Participating Provider)**

A provider who provides services to a member but does not have a participating contract with the Plan claims administrator. Members will pay more Out-of-Pocket costs for covered services if they see an Out-of-Network Provider. Out-of-Network Providers may balance bill the difference between the billed charge and the allowed amount for covered services.

**Out-of-Pocket Maximum**

The maximum amount of money a member pays toward the cost of covered services. Out-of-Pocket expenses include deductibles, copayments, and coinsurance. For example, Jack reaches his \$5,600 Out-of-Pocket Maximum. Jack has seen his doctor often and paid \$5,600 total (deductible + coinsurance + copays). The Plan pays 100% of the allowed amount for covered services for the remainder of the benefit Plan Year (July 1 - June 30). Balance billing amounts for covered services (the difference between Out-of-Network Provider billed charges and the allowed amount) do not apply to the Out-of-Pocket Maximum.

**Plan**

Healthcare benefits coverage offered to eligible members through the employer to assist with the cost of covered services.

**Preventive Services**

Routine health care, including screenings and exams, to prevent or discover illnesses, disease, or other health problems.

**Prior Authorization**

A process that determines whether a proposed service, medication, supply, or ongoing treatment is considered medically necessary as a covered service.

**Primary Care Physician**

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine, nurse practitioner, clinical nurse specialist or physician assistant) who directly provides or coordinates a range of health care services for or helps access health care services for a patient.

**Screening**

A type of preventive service that includes tests or exams to detect the presence of something, usually performed when you have no symptoms, signs, or a prevailing medical history of a disease or condition.

**Specialist**

A physician specialist who focuses on a specific area of medicine to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

## Benefits Worksheet

### 2026-2027 MUS Choices Benefits Spending Worksheet

Monthly Out-of-Pocket Benefit Premium Costs

<b>MANDATORY BENEFITS (must choose) (unless you waive all benefits) (Pre-Tax)</b>	
---	--

MEDICAL PLAN	Medical Plan	_____	(a)
DENTAL PLAN	Basic or Select Dental Plan	_____	(b)
BASIC LIFE/AD&D	Basic Life/AD&D Option 1 \$25,000	_____	(c)
	Basic Life/AD&D Option 2 \$50,000	_____	(c)
LONG TERM DISABILITY	LTD Option 1	_____	(d)
	LTD Option 2	_____	(d)
	LTD Option 3	_____	(d)
<b>TOTAL MANDATORY BENEFITS MONTHLY PREMIUM (Pre-Tax)</b>	<b>Add lines a,b,c and d</b>	_____	<b>(e)</b>

<b>OPTIONAL BENEFITS (optional) (Pre-Tax)</b>	
---	--

VISION HARDWARE PLAN	_____	(f)
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<b>PRE-TAX MONTHLY PREMIUM TOTALS</b>	
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MANDATORY BENEFITS	Enter amount from line (e)	_____	(g)
OPTIONAL BENEFITS	Enter amount from line (f)	_____	(h)
<b>TOTAL BENEFITS (Pre-Tax)</b>	<b>Add lines (g) and (h)</b>	_____	<b>(i)</b>
(Employer Contribution for July 1 through June 30)**		\$1,107	(j)
<b>TOTAL BENEFITS MONTHLY PREMIUM (Pre-Tax)</b>	<b>Subtract line (i) from line (j)</b>	_____	<b>(k)</b>

If line (k) is a negative amount, the left-over amount is the excess Employer Contribution amount.  
 If line (k) is a positive amount, the amount is your out-of-pocket expense.

<b>FLEXIBLE SPENDING ACCOUNTS (FSA) (optional) (Pre-Tax)</b>	
--	--

HEALTH CARE <u>or</u> LIMITED PURPOSE FSA	_____	(l)	
Minimum \$120/year, Maximum \$3,400/year			
DEPENDENT CARE (DAY CARE) FSA	_____	(m)	
Minimum \$120/year, Maximum \$7,500/year			
<b>TOTAL FSA MONTHLY PREMIUM (Pre-Tax)</b>	<b>Add lines (l) and (m)</b>	_____	<b>(n)</b>

Employees have the option to elect a FSA using Pre-Tax salary contributions.

<b>OPTIONAL SUPPLEMENTAL BENEFITS (optional) (Post-Tax)</b>	
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SUPPLEMENTAL LIFE (EMPLOYEE)	_____	(o)	
SUPPLEMENTAL LIFE (SPOUSE)	_____	(p)	
SUPPLEMENTAL LIFE (CHILD(REN))	_____	(q)	
SUPPLEMENTAL AD&D (EMPLOYEE)	_____	(r)	
SUPPLEMENTAL AD&D (SPOUSE)	_____	(s)	
SUPPLEMENTAL AD&D (CHILD(REN))	_____	(t)	
<b>TOTAL OPTIONAL BENEFITS MONTHLY PREMIUM (Post-Tax)</b>	<b>Add lines (o) through (t)</b>	_____	<b>(u)</b>
<b>TOTAL MONTHLY OUT-OF-POCKET COST (Pre-Tax and Post-Tax)</b>	<b>Add lines (k), (n) and (u)</b>	_____	<b>(v)</b>



Complete your Montana University System **Choices** benefits enrollment today!

**Mandatory Benefits** - Employees who enroll in the MUS Plan must enroll in:

- Medical (includes Prescription Drug)
- Dental (Basic or Select Plan)
- Basic Life/AD&D Insurance
- Long Term Disability Insurance

**Optional Benefits** -

- Medical and/or Dental Plan (dependents)
- Vision Hardware Plan (employee & dependents)
- Flexible Spending Accounts (health and/or dependent day care)

**BENEFITS INFORMATION**

View your MUS **Choices** benefit plan information and enroll at [choices.mus.edu](http://choices.mus.edu). If you have questions about your benefits enrollment, contact your campus HR/Benefits office directly.

**GET STARTED**

1. Visit MUS **Choices** at [choices.mus.edu](http://choices.mus.edu), click the applicable button:
  - **UM NetID Login** and use your UM NetID credentials.
  - **MSU NetID Login** and use your MSU NetID credentials.
  - **DCC, FVCC, MCC, OCHE Login** and enter your **User Name** and **Password**.
    - First-time users must **Register** by creating a User Name, Password, and security questions.
    - The case-sensitive **Company Key** is **musbenefits**.

**FORGOT YOUR USER NAME OR PASSWORD?**

1. Click **Forgot your User Name or Password?**
2. Enter your Social Security Number, date of birth, and zip code.
3. Answer your **Security Question**.
4. Enter and confirm your new Password, then click **Continue** and log in with your new credentials.

**MyChoice<sup>SM</sup> MOBILE APP**

1. Visit your device's app store and download the **MyChoice Mobile by Businessolver<sup>®</sup>** App.
2. Visit the Benefitsolver Home page to **Get Access Code**.
3. Activate the app with your Access Code. You must use the Access Code within 20 minutes, or you will need to generate a new code.
4. Follow the instructions within the mobile app to access to your benefits.

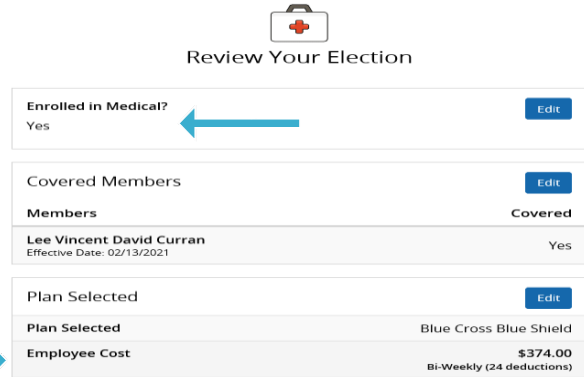
**BEGIN ENROLLMENT**

Click [Start Here](#) and follow the instructions to make your benefit elections or waive coverage by the deadline indicated. If you miss the deadline, you will not be able to make any changes to your benefit elections until the next Annual Enrollment period.



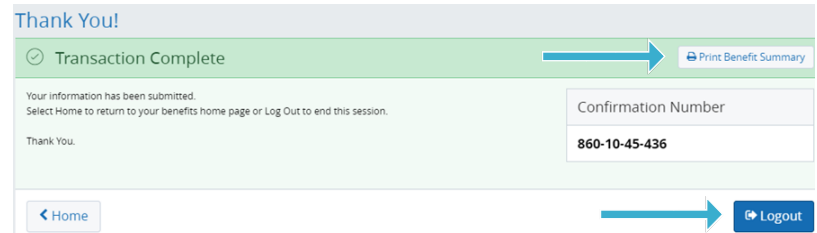
**MAKE YOUR ELECTIONS**

Using [Next](#), [Looks Good](#), and [Back](#) to navigate, review your benefit options as you move through the enrollment process. Click [Select](#) on the benefit options you would like to choose and which eligible dependents you would like to cover. Track your benefit elections and costs on each page.



**REVIEW AND CONFIRM YOUR ELECTIONS**

Review and edit your personal information, benefit elections, dependents, beneficiaries and [Approve](#) your enrollment. Your benefit elections are not complete until you click [Approve](#). To finalize your enrollment, click [I Agree](#). When your enrollment is complete, you will receive a confirmation number and you can [Print Benefit Summary](#).



**REVIEW YOUR BENEFITS**

Click [Benefit Summary](#) on the Benefitsolver Home page to review your current benefits elections.

**CHANGE YOUR BENEFITS**

Once approved, your benefit elections will remain in effect until the end of the Plan Year, unless you have a qualifying life event, such as marriage, divorce, or birth of a child.

1. Click [Change My Benefits](#).
2. Select [Life Event](#) and the event type.
3. Review your benefit options and follow the instructions previously outlined to complete your changes.




Select the reason for change that applies and enter the date of the event.





**\*\* IMPORTANT:** You must make changes and provide the required documentation for verification within [63 days](#) of a qualifying life event ([30 days](#) for death or divorce).

# Insurance Card Examples

## BlueCross BlueShield Medical

	
Subscriber Name: _____	MONTANA UNIVERSITY SYSTEM
Identification Number: _____	Dependent Name: _____
<b>MVA</b>	
Group Number: <b>X58005</b>	
<b>PPO</b>	
	

## BlueCross BlueShield Vision Hardware


	
Subscriber Name: _____	MONTANA UNIVERSITY SYSTEM
Identification Number: _____	Dependent Name: _____
<b>MVA</b>	
Group Number: <b>V58005</b>	

## Delta Dental

Delta Dental Insurance Company P.O. Box 1809 Alpharetta, GA 30023-1809
Customer Service toll-free: 1-866-579-5717
Enrollee ID: 112095664901 Group Number: 07500

<a href="http://www.deltadentalins.com/MUS">www.deltadentalins.com/MUS</a>

## Navitus Pharmacy


<b>Pharmacy Benefit Manager</b>
RxBIN 610602 RxPCN NVT RxGRP xxRxGrpxx
xxMEMBERNAMExx ID: xxIDNUMxx
XXFIRSTNAMExx xxLASTNAMExx XXFIRSTNAMExx xxLASTNAMExx XXFIRSTNAMExx xxLASTNAMExx XXFIRSTNAMExx xxLASTNAMExx XXFIRSTNAMExx xxLASTNAMExx XXFIRSTNAMExx xxLASTNAMExx XXFIRSTNAMExx xxLASTNAMExx

## WageWorks FSA debit card



# RESOURCES

Montana University System Benefits Office  
Office of the Commissioner of Higher Education  
1-877-501-1722 \* Fax (406) 449-9170  
[choices.mus.edu](http://choices.mus.edu)

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## **MEDICAL PLAN & VISION HARDWARE PLAN**

BLUECROSS BLUESHIELD OF MONTANA  
1-800-820-1674 or (406) 447-8747  
[bcbsmt.com](http://bcbsmt.com)

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## **DENTAL PLANS**

DELTA DENTAL  
1-866-579-5717  
[deltadentalins.com/mus](http://deltadentalins.com/mus)

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## **FLEXIBLE SPENDING ACCOUNTS**

## **PRESCRIPTION DRUG PLAN**

NAVITUS COMMERCIAL PLAN  
1-866-333-2757  
[navitus.com](http://navitus.com)

LUMICERA HEALTH SERVICES  
1-855-847-3553  
[www.lumicera.com](http://www.lumicera.com)

COSTCO MAIL ORDER PHARMACY  
1-800-607-6861 \* Fax 1-888-545-4615  
[costco.com/Pharmacy/home-delivery](http://costco.com/Pharmacy/home-delivery)

RIDGEWAY MAIL ORDER PHARMACY  
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