2017 Retirement Health Benefits Planning Book
A Message from DOA Director John Lewis

Dear State of Montana Benefit Plan (State Plan) Member,

Every year health care costs around the country rise at an alarming rate. The State Plan is not immune to these rising costs. The Health Care & Benefits Division (HCBD) works hard to control expenses incurred by our self-funded benefit plan. HCBD partners with vendors to look at new ways to control medical costs on high dollar claims and pilot new programs designed to benefit members and the State Plan.

The following tips can save you money and help curb State Plan costs. Reducing the costs incurred by the State Plan helps control the monthly contributions required of you and the State Share amount, which is funded by the taxpayers.

• If you are not Medicare eligible and you live near a Montana Health Center, consider making one of their providers your “regular doctor.”
• Use participating providers when accessing medical services.
• Use in-network dentists when accessing dental and vision services.
• If you take a medication regularly, consider switching to a 90 day supply through an in-network retail pharmacy or begin filling at a mail-order pharmacy.
• Live Life Well by participating in wellness programs and challenges offered by the State Plan.
• If you are retired, or plan to do so soon, consider alternative coverage options like the Health Insurance Marketplace (under 65) or Medicare supplement options (over 65). These options may result in cost savings to you.

Finally, be sure to pay close attention to communications from HCBD. HCBD sends important information throughout the year via email and paper mail that you don’t want to miss.

Yours in good health,

John Lewis, Director
Department of Administration
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This book contains valuable information about your options for health benefits as a State of Montana Retiree.

Eligibility for State Plan Coverage in Retirement
You may continue coverage with the State of Montana Benefit Plan (State Plan) if you are eligible, at the time you leave active State employment, to receive a monthly retirement benefit under the applicable provisions of your retirement system. You may continue coverage with the State Plan if you are on a defined contribution retirement plan, whether or not you draw a monthly benefit, elect the lump sum distribution, or postpone withdrawal of your benefit.

Alternative Coverage Options
Keep in mind, Retirees now have more options than before when it comes to health coverage. The State Plan may not be the best option for everyone. We encourage all Retirees to contact a Certified Insurance Agent to discuss coverage options and check with that person each fall to be sure you have the right coverage for your individual needs.

How to Continue Coverage on the State Plan
Complete the necessary forms and return them with payment to HCBDF, PO Box 200130, Helena MT 59620-0130 within 60 days of the date your active service ends.
- Retiree Election Form - Complete this form by circling the coverage you wish to continue, the dependents you wish to cover, and your preferred method of payment. Return the Retiree Election Form, and any of the following forms that pertain to you.
- Standard Life Insurance Form - Non-Medicare eligible Retirees under 65 are required to continue the $14,000 Basic Life Insurance Coverage until age 65 or Medicare eligible. If you are under 65 and not Medicare eligible, the Beneficiary Designation Change Form allows you to update your beneficiaries. If you have more beneficiaries than the form allows, you may add more to the back of the form.
- Electronic Benefits Payment Deduction Authorization Form - Only fill this form out if you would like to have your monthly payments withheld electronically from your checking or savings account (occurs on the 6th of every month), include a voided check with the completed form.

- Your Retiree coverage will begin retroactive to the day your employee coverage ended, as soon as the required forms and payment are received.
- If you do not complete and return the required forms and submit payment within 60 days of the date your active service ends, your State Plan coverage will be terminated and will not be able to be reinstated.

**How to Transfer Coverage to Spouse/Domestic Partner**

- A Retiree may choose to become a dependent of an employed or retired spouse/domestic partner on the State Plan while still keeping their right to return to State Plan coverage under his or her own name at a later date.
- A Retiree who transfers onto another State Plan member’s coverage does not have to begin a new deductible for the remainder of the Plan Year.
- If you transfer to your spouse/domestic partner’s coverage and your spouse/domestic partner is an active employee, you may be able to transfer some or all of your Plan C Optional Life Insurance.
- If you transfer to your retired spouse/domestic partner’s coverage, you lose all life insurance coverage.
- If your Retiree coverage is reinstated due to termination of your spouse/domestic partner’s employment, death, or divorce, and you are not Medicare eligible, Plan A Basic Life coverage is reinstated.

Contact the Health Care & Benefits Division if any of the above scenarios apply to you.

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
The following chart gives you an outline of your State Plan coverage options in retirement. It shows what’s required, what's optional, and what benefits you are not eligible for as a Retiree.

<table>
<thead>
<tr>
<th></th>
<th>Non-Medicare (Under 65)</th>
<th>Medicare Eligible (Over 65)</th>
<th>Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/Prescription</td>
<td>Required</td>
<td>Required</td>
<td>Optional*</td>
</tr>
<tr>
<td>Dental</td>
<td>Required</td>
<td>Optional</td>
<td>Optional (If Retiree has dental)</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Required</td>
<td>May Convert-See p. 7</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>Life Plans B, C, &amp; D</td>
<td>May Convert-See p. 7</td>
<td>May Convert-See p. 7</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>Vision Hardware</td>
<td>Optional</td>
<td>Optional</td>
<td>Optional (If Retiree has Vision Hardware)</td>
</tr>
<tr>
<td>Flexible Spending</td>
<td>Option to prepay for rest of year in which you retire-See p. 8</td>
<td>Option to prepay for rest of year in which you retire-See p. 8</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
</tbody>
</table>

*If you currently have dependents who are covered under your Dental Plan, but not your Medical Plan, you can only add them to your Medical Plan during a Special Enrollment Period or the annual Open Enrollment Period.
As you plan for retirement, we strongly recommend you contact The Standard Life Insurance Company at (800) 378-4668 to discuss the portability and conversion options for your current life insurance coverage.

Non-Medicare Retirees (Under 65)
• Plan A - Basic Life is required if you want to stay on the State Plan.
• Plans B, C, and D may be converted (see below).
• Plan E - Accidental Death and Dismemberment cannot be continued or converted.

Retirees (Over 65)
If you are over 65 and/or Medicare eligible when you retire or become Medicare eligible after retirement, you are no longer eligible for group life insurance. Any group life plans you have, except Accidental Death and Dismemberment (AD&D), are eligible for conversion (see below).

Conversion
If you want to keep the Life Insurance coverage you had while employed, you have 31 days after becoming a Medicare eligible Retiree to convert by doing the following:
1) Request conversion information before the end of your conversion period; and
2) Complete and return all forms, along with payment, to The Standard Insurance Company.

For more information, contact The Standard at (800) 759-8702 or visit their website www.standard.com.
Disability Waiver of Life Insurance Payments
If you are retiring prior to age 60 and are permanently and totally disabled, you may qualify for waiver of life insurance payments through The Standard. Contact The Standard for more information.

Long Term Disability Coverage
If enrolled in long term disability, your coverage ends the date you retire.

Flexible Spending Account (FSA) Options
You have two options for your medical FSA(s) as you retire:
• You can pre-pay the remainder of your annual FSA election with your final paycheck. Your FSA will continue until the end of the year in which you retire. (Discuss this option with your agency payroll prior to receiving your final paycheck.)

OR
• If you do not pay the remainder of your annual flexible spending account election from your final paycheck, your account terminates the end of the month in which full or partial payment has been made.

Dependent care FSAs will terminate at the end of the month in which you retire and are not eligible to be pre-paid.

Other Information:
• You have 120 days after the date your account terminates to submit receipts for eligible expenses incurred during the time your account was active this Plan Year.
• Contact Allegiance Benefit Plan Management at (866) 339-4310 or visit their website www.askallegiance.com to see your account balances, elections, and eligible expenses.
For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.

Payment Options

You will need to mark your method of payment on the Retiree Election Form. If you do not check an option, we will assume you are self-paying monthly. You must send the first month's payment and your forms within 60 days of the date your active service ends. Your Retiree coverage will be re-instated retroactive to when your employee coverage ended once your forms and payment are received.

#1 - Prepayment from Your Final Pay Check
You may prepay benefits payments from your final check. This option is only available if your final paycheck has not yet been issued. To pre-pay, you must complete and return a Retiree Prepayment Option Form (available from your payroll person), along with all applicable forms listed on pages 4-5, to your payroll person.

VEBA
If you will have a VEBA account upon retiring, you can select any of the options below. With VEBA, you will pay the State Plan for your benefits and VEBA will reimburse you.

#2 - Electronic Deduction of Benefits Payments from a Checking or Savings Account
Benefits payments are deducted from your designated account on the 6th of each month or the following working day if the 6th falls on a weekend or holiday.

#3 - Automatic Deduction from MPERA Benefit Allowance
Contact HCBD to find out when your first payment can be deducted from your MPERA retirement benefit. You must self-pay benefits payments to HCBD for any months prior to the date MPERA deductions begin.

#4 - Monthly Self-Payment to HCBD
Benefits payments are due on the first of each month with a 10 day grace period. You will not receive a monthly bill, but HCBD will provide you with a payment coupon book annually.
It is very important that Retirees and their spouse/domestic partner enroll in Medicare Parts A and B when they become eligible. When you become eligible for Medicare Parts A and B, the State Plan will coordinate your State Plan benefits with the benefits you are eligible for with Medicare. If you do not enroll in Medicare Parts A and B, the State Plan will pay claims as if you were enrolled, which WILL result in larger out-of-pocket costs for you.

Medicare Retiree Rate
Your monthly premium contribution amount (see rates on page 17) will automatically be reduced to the Medicare Retiree Rate the first of the month following the date you or your spouse/domestic partner turn 65 and become Medicare eligible.

Medicare Part A and B Enrollment Upon Retirement
If you or your spouse/domestic partner are a) over age 65, b) waived Medicare Parts A and/or B at the time you turned 65 because you were an active employee, and c) plan to elect Medicare Parts A and B now due to retirement, you must act promptly to avoid penalties by Medicare for late enrollment. Contact HCBD for a letter verifying your State Plan coverage for Medicare purposes.

Medicare Part D Coverage
If you enroll as a State Plan Retiree, you and your spouse/domestic partner and/or dependent’s Medicare Part D prescription drug coverage will be provided by the State Plan. If you are enrolled on State Plan coverage, you may NOT purchase Medicare Part D coverage with any other provider. If you enroll in other Medicare Part D coverage, all of your State Plan coverage (medical, prescription, vision, dental, and life) will be terminated.

Please call Navitus Medicare Rx(PDP) for more information:
Medicare Rx Phone: (866) 270-3877
www.medicarerx.navitus.com
11 Alternative Coverage - Things to Consider

Many retirees have had State Plan coverage for years and aren’t aware of other available options. Much has changed in the health insurance market in the last few years including the cost, benefits, and availability of private and marketplace plans. Please take the time to educate yourself and find the best insurance option for you and your family.

Please note: If you elect to terminate State Plan coverage for any reason, you will not be eligible to return to the State Plan in the future. Once you terminate coverage, you are no longer eligible for the State Plan.

Here are a few things to consider choosing coverage.

• Premiums: Coverage sold through the Health Insurance Marketplace (under 65) or Medicare Supplements (over 65) may be less expensive than State Plan coverage.

• Preexisting conditions: Non-Medicare (under 65) Retirees CANNOT be denied coverage or charged more for coverage because of preexisting conditions for plans on the Health Insurance Marketplace.

• Providers: If you’re currently getting care or treatment for a condition, a change in your health insurance may affect your access to a particular health care provider. You should see if your current health care providers will accept any new insurance coverage you consider.

• Service Areas: Some plans do not have extensive out of state healthcare provider access. You should check out of state provider access if you travel for extended periods of time. If you move permanently to another area of the country, you will need to inform your insurer immediately and you may need to change your health plan or Medicare supplement coverage. Some health plans available in the Health Insurance Marketplace have narrower provider access, but those plans are often cheaper.

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
• Drug Formularies: If you’re currently taking medication, a change in your health insurance may affect the cost of your medication – and in some cases, your medication may not be covered by another insurance plan. Make sure you check if your current medications are listed in the drug formularies for other health insurance coverage.

• Other Cost-Sharing: In addition to premiums or contributions for health insurance coverage, be sure to consider copays, deductibles, coinsurance, and other cost sharing amounts when comparing insurance options. Cost sharing can vary significantly among different plans, so you should shop carefully for a plan that fits your health and financial needs. For example, one option may have much lower monthly premiums, but much higher deductible, coinsurance and maximum out of pocket.

• Out-of-network: Healthcare services from out-of-network providers may have high cost-sharing. Be aware of how going out-of-network or using non-participating providers or facilities could effect you.
Alternative Coverage Options Under 65

Under 65

If you are not eligible for Medicare, you may be able to get coverage through the Health Insurance Marketplace that costs less than State of Montana Retiree coverage.

Health Insurance Marketplace
The Marketplace offers “one-stop shopping” to find and compare most private health insurance options. You can access the Montana Marketplace at www.healthcare.gov.
• You might be eligible for a tax credit that lowers your monthly premiums and offers cost-sharing reductions.
• You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll.
• You can learn if you qualify for free or low-cost coverage from Medicaid.

Eligibility
Being offered State Plan Retiree coverage won’t limit your eligibility for coverage or for a possible tax credit through the Health Insurance Marketplace. However, you must dis-enroll from the State Plan before you begin to receive premium tax credits. You should consult with an insurance professional (see next page) about this process.

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
Contact an Expert for FREE

Insurance professionals available to assist w/alternative coverage options include:

- *Certified Insurance Agents* or Certified Exchange Producers (CEPs) are registered Montana Insurance Agents who have taken special training to understand the Health Insurance Marketplace. CEPs are found throughout the state.
- *Certified Application Counselors (CACs)* are health care provider staff who have been trained to help people understand, apply for and enroll in insurance coverage through the Health Insurance Marketplace. You will find these individuals in hospitals and community health centers throughout the state.
- *Navigators* are public advisors who help people compare the health insurance options on the Health Insurance Marketplace website. Navigators have taken Federal and State training and have been fingerprinted and undergone a Montana background check.

Note: You should consult only with insurance professionals who are certified by the Montana Insurance Commissioner.

A list of these experts can be found at:

**Web:** [www.montanahealthanswers.com/talk-to-a-human/](http://www.montanahealthanswers.com/talk-to-a-human/)

Scroll down to see contact lists for Navigators, CACs, and Certified Insurance Agents in your area.

**Call:** The Office of the Commissioner of Securities and Insurance (800) 332-6148
Over 65

If you are over 65 and/or eligible for Medicare, you do not qualify for a plan on the Health Insurance Marketplace, but you might want to consider Medicare Supplemental Insurance or Medicare Advantage Plans.

Contact an Expert for FREE
The Montana State Health Insurance Assistance Program (SHIP) is a FREE health-benefits counseling and advocacy service for Medicare beneficiaries and their families or caregivers. Its mission is to educate, advocate FOR, counsel and empower people to make informed benefit decisions. You may also consult with a Certified Insurance Agent who is trained in Medicare supplement or Medicare advantage plans.

Call: (800) 551-3191  
Web: www.dphhs.mt.gov/sltc/aging/ship.aspx
What if I sign up for the State Plan in retirement, but later decide to enroll in a different plan?
If you would like to leave the State Plan, you must contact the Health Care and Benefits Division prior to the 1st of the month in which you would like your coverage to end.
Phone: (800) 287-8266
Email: benefitsquestions@mt.gov
Address: Health Care & Benefits Division
    PO Box 200130
    Helena, MT 59620-0130

What if I leave the State Plan but later want to come back?
Retirees who leave the State Plan after January 1, 2017, will not have an opportunity to re-enroll at a later date. Once a Retiree terminates State Plan coverage, they are no longer eligible for State Plan coverage.

What if I’m in a VEBA?
The Affordable Care Act (ACA) regulations state participation in a VEBA may potentially disqualify participants from becoming eligible for a premium tax credit to purchase qualified health insurance from the Health Insurance Marketplace. If you are a State of Montana VEBA participant, please contact the State of Montana’s VEBA administrator, Rehn & Associates, at (800) 872-8979 to inquire about your options.
### Benefit Costs

#### Non-Medicare (Under 65) Retiree Medical Plan Rates

<table>
<thead>
<tr>
<th></th>
<th>Monthly Rate</th>
<th>Potential Live Life Well Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Medicare Retiree Only</td>
<td>$1,131</td>
<td>up to $30 off</td>
</tr>
<tr>
<td>Non-Medicare Retiree &amp; Non-Medicare Spouse</td>
<td>$1,596</td>
<td>up to $60 off</td>
</tr>
<tr>
<td>Non-Medicare Retiree &amp; Medicare Spouse</td>
<td>$1,353</td>
<td>up to $60 off</td>
</tr>
<tr>
<td>Non-Medicare Retiree &amp; Children</td>
<td>$1,357</td>
<td>up to $30 off</td>
</tr>
<tr>
<td>Non-Medicare Retiree, Non-Medicare Spouse &amp; Child(ren)</td>
<td>$1,633</td>
<td>up to $60 off</td>
</tr>
<tr>
<td>Non-Medicare Retiree, Medicare Spouse &amp; Child(ren)</td>
<td>$1,438</td>
<td>up to $60 off</td>
</tr>
</tbody>
</table>

#### Medicare (Over 65) Retiree Medical Plan Rates

<table>
<thead>
<tr>
<th></th>
<th>Monthly Rate</th>
<th>Potential Live Life Well Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Retiree Only</td>
<td>$439</td>
<td>up to $30 off</td>
</tr>
<tr>
<td>Medicare Retiree &amp; Non-Medicare Spouse</td>
<td>$872</td>
<td>up to $60 off</td>
</tr>
<tr>
<td>Medicare Retiree &amp; Medicare Spouse</td>
<td>$765</td>
<td>up to $60 off</td>
</tr>
<tr>
<td>Medicare Retiree &amp; Children</td>
<td>$718</td>
<td>up to $30 off</td>
</tr>
<tr>
<td>Medicare Retiree, Non-Medicare Spouse, &amp; Child(ren)</td>
<td>$911</td>
<td>up to $60 off</td>
</tr>
<tr>
<td>Medicare Retiree, Medicare Spouse &amp; Child(ren)</td>
<td>$784</td>
<td>up to $60 off</td>
</tr>
</tbody>
</table>

#### Retiree Dental and Vision Hardware Plan Rates

<table>
<thead>
<tr>
<th></th>
<th>Dental</th>
<th>Vision Hardware</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$41.10</td>
<td>$7.64</td>
</tr>
<tr>
<td>Retiree &amp; Spouse</td>
<td>$62.50</td>
<td>$14.42</td>
</tr>
<tr>
<td>Retiree &amp; Children</td>
<td>$61.00</td>
<td>$15.18</td>
</tr>
<tr>
<td>Retiree &amp; Family</td>
<td>$70.00</td>
<td>$22.26</td>
</tr>
</tbody>
</table>

#### Basic Life Insurance

Non-Medicare (Under-65) Retirees must also pay $1.90/month for Basic Life Insurance Coverage.
Live Life Well Incentive Program

- Earn up to $30/month off your 2018 benefit contribution by completing the following activities between November 1, 2016 and October 31, 2017.
- Double your incentive and earn up to $60/month if you and your covered spouse/domestic partner complete the incentive program.

To report and track your incentive activities, make an account at www.myactivehealth.com/

$5 HEALTH SCREENING INCENTIVE
Have a State-sponsored health screening with CareHere by October 31, 2017. A State-sponsored health screening is required in order to qualify for any part of the Live Life Well Incentive Program.

$10 NICOTINE FREE INCENTIVE
Your State-sponsored health screening indicates you are nicotine free OR indicates you are NOT nicotine free and you:
- Complete a nicotine cessation program OR
- Have a nicotine counseling session with your primary care provider.

$15 NEXT STEPS INCENTIVE
Complete an eligible activity related to your health screening results. See www.benefits.mt.gov/Incentive for details.

The State Plan offers the incentive program to all plan members and their enrolled spouse/domestic partner. If you think you may be unable to meet a standard of the incentive program, you may qualify for an alternative program or different means to earn the incentive. You must contact the Health Care & Benefits Division (HCBD) as soon as possible at 800-287-8266 or email livelifewell@mt.gov. We will work with you (and if you wish, your doctor) to design a program with the same incentive that is right for you.

Any personal medical information gathered during the course of the incentive program is protected by and will be treated consistent with the HIPAA Privacy and Security Rules. A copy of the Plan’s privacy notice is available upon request or at www.benefits.mt.gov/Portals/59/Documents/hipaa%20notice.pdf.
Medical Plan

In addition to medical benefits, the Plan Includes

- One eye exam per Plan Member per Plan Year with a $10 copay at a participating provider
- Prescription Drug Coverage
- Non-Medicare Retirees - Use of all Montana Health Centers at no cost (see page 24)
- Medicare Retirees - Use of Montana Health Centers ONLY for flu shots and health screenings (see page 24)

Third Party Administrator
Allegiance Benefit Plan Management processes medical claims for the State Plan. Remember, it’s the State that decides rates, out-of-pocket costs, and coverages.

Questions

Eligibility-Who’s Covered
Mid-year Changes
Open Enrollment
Benefit Contributions
Live Life Well Incentive

For detailed information on who’s eligible for the State Plan, please refer to the Summary Plan Documents available at www.benefits.mt.gov.
Medical Plan Cost Sharing

Transparent Pricing
Providers and medical facilities are either participating or non-participating.

Check Your Provider/Facility Before You Go!
www.askallegiance.com/som or (855) 999-1057
- Allegiance participating inside Montana.
- Cigna participating outside Montana.

Participating
Participating providers and facilities have contracted with Allegiance in Montana and Cigna outside of Montana to charge a low, fair rate for your care.

All deductibles and maximums will be based upon a Plan Year, which is January 1st through December 31.

Cost Sharing

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montana Health Center</td>
<td>$0 Copay</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$25 Copay</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Urgent Care Office Visit</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Deductible (Counts towards Max Out-of-Pocket)</td>
<td>$1,000 per member per Plan Year</td>
</tr>
<tr>
<td>Benefit  % (What the plan pays after you meet your deductible. Counts towards Max Out-of-Pocket.)</td>
<td>75% after deductible is met 100% after Max Out-of-Pocket is met</td>
</tr>
<tr>
<td>Max Out-of-Pocket</td>
<td>$4,000/member $8,000/family</td>
</tr>
</tbody>
</table>
**In-State Non-Participating**
In-State Non-Participating providers and facilities have chosen not to sign a contract with Allegiance. If you use a non-participating facility or provider in Montana, you pay the cost sharing shown on page 20 and the State Plan will pay a fair rate for your care, *but the non-participating provider may balance bill you for more. You are responsible for this balance bill and it does not count toward your deductible or Max Out-of-Pocket.*

**Out-of-State Non-Participating**
If you go out-of-state and use a non-Cigna provider/facility, the cost sharing is as follows:

**Cost Sharing**
Applies to all services unless stated otherwise in SPD.

<table>
<thead>
<tr>
<th>Cost Category</th>
<th>Amount/Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (Counts towards Max Out-of-Pocket)</td>
<td>$1,500 per member per Plan Year (This is separate from the $1,000 deductible on page 20.)</td>
</tr>
<tr>
<td>Benefit % (What the plan pays after you meet your deductible.) Balance bill does not count towards Max Out-of-Pocket.</td>
<td>65% + balance billing</td>
</tr>
<tr>
<td>Max Out-of-Pocket</td>
<td>$4,950/member + balance billing $10,900/family + balance billing (These are separate from annual Max Out-of-Pockets shown on page 20.)</td>
</tr>
</tbody>
</table>
Prescription Drug Plan

Navitus Health Solutions has been chosen as our Pharmacy Benefit Manager starting January 1, 2017. Watch your mail for your benefit card and information on how to access the formulary listing (shows what tier prescriptions fall under) and pharmacy network information.

<table>
<thead>
<tr>
<th>Tier Description</th>
<th>Retail Network Pharmacy (34 days) or Out-of-Network Pharmacy (10 days)</th>
<th>Retail Network or Mail Order Pharmacy (90 days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier $0 - Certain preventive medications</td>
<td>$0 Copay</td>
<td>$0 Copay</td>
</tr>
<tr>
<td>Tier 1 - Preferred generics and some low cost brand products</td>
<td>$15 Copay</td>
<td>$30 Copay</td>
</tr>
<tr>
<td>Tier 2 - Preferred brand products (may include some high cost non-preferred generics)</td>
<td>$50 Copay</td>
<td>$100 Copay</td>
</tr>
<tr>
<td>Tier 3 - Non-preferred products (may include some high cost non-preferred generics)</td>
<td>50% Coinsurance (does not apply to Maximum Out-of-Pocket)</td>
<td>50% Coinsurance (does not apply to Maximum Out-of-Pocket)</td>
</tr>
<tr>
<td>Tier 4 - Specialty Drugs</td>
<td>Preferred Specialty Pharmacy $200 Copay</td>
<td>Retail Network, Non-Preferred Specialty and Out-of-Network Pharmacy 50% Coinsurance (does not apply to Maximum Out-of-Pocket)</td>
</tr>
</tbody>
</table>

Prescription Max Out-of-Pocket

Separate from Medical Max Out-of-Pocket (see Medical Plan Cost Sharing on pages 20 and 21).

- $1,800/individual
- $3,600/family

Maximum Out-of-Pocket will be based upon a Plan Year, which is January 1st through December 31st.
Pharmacy Options

SAVE BIG with a 90 Day Supply of Your Medication

You can get a three month supply of some maintenance medication for a two month copay!

The State Plan pays less for many medications when a 90 day supply is filled at an in-network retailer or preferred mail order pharmacy. We pass those savings on to you by reducing your copay.

Preferred 90 Supply Options
- Most in-network retail pharmacies (refer to network directory)
- Costco (You do NOT need to be a Costco member) (800) 607-6861 www.pharmacy.costco.com
- MiRx (866) 894-1496 www.mirxpharmacy.com
- Ridgeway (800) 630-3214 www.ridgewayrx.com

Specialty Pharmacy
Lumicera is the State Plan’s preferred pharmacy to handle specialty medications (drugs that require special administration). Using a pharmacy other than Lumicera for specialty medications could cost significantly more and does not accumulate toward your prescription annual Max Out-of-Pocket.

Navitus Customer Care

24 Hours a Day/7 Days a Week

Commercial Phone: (866) 333-2757
Web: www.navitus.com

Medicare Rx Phone: (866) 270-3877
Web: www.medicarerx.navitus.com

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
The Montana Health Centers offer the same kinds of services you’d find at your regular doctor’s office and more, all at no-cost to you and a much lower cost to our self-funded State Plan!

**Who Can Use Montana Health Centers**
Employees, Legislators and non-Medicare eligible Retirees and their non-Medicare eligible spouse/domestic partners and their dependents age two and older who are covered on the State Plan. **Medicare eligible Retirees and their Medicare eligible dependents may only use the Montana Health Center for flu shots and health screenings.**

**Services**
Primary care including treatment for colds, flus, allergies, hypertension, diabetes, high cholesterol, minor wound care, health screenings, routine blood work, skin checks and biopsies, health coaching, wellness programs, well-woman exams, birth control, and more.

**Appointments**
Visit www.carehere.com or call (855) 200-6822. The first time you go to www.carehere.com, you will need to register. The system will ask you for your code. The code is MANA9.
Live Life Well and the Montana Health Centers partner to offer many lifestyle and condition management programs.

Five Ways to Connect with a Health Coach
1. Call or email one of the coaches found at: www.healthcenter.mt.gov/Health-Coaching.
2. Call (855) 200-6822 and ask for a health coaching appointment.
3. Follow the steps below:
   a) Have your State-sponsored health screening.
   b) Have a follow-up appointment with a Montana Health Center provider.
   c) Ask the provider about making an appointment with a coach.
4. Attend a wellness presentation or invite a coach to your workplace.
5. If you live outside a Montana Health Center area, you can either travel to a Montana Health Center to visit one of the Montana Health Center health coaches in-person or you can contact HCBD at livelifewell@mt.gov or (800) 287-8266.

Nutrition
Diabetes, weight management, lowering cholesterol, allergies, sports performance, etc.

Exercise
Group fitness classes, personal training, personalized plans, working with injuries, etc.

Tobacco, Stress, etc.
Stress management, tobacco cessation, work/life balance, etc.

Nursing
Blood pressure, asthma, medication management, diabetes, etc.

Other Medical Conditions
Teams of healthcare professionals including physicians, mental health care providers, physician assistants, nurse practitioners, nurses, dietitians, and fitness experts give you the best overall care.
Talk with a Montana Health Center provider for a plan that is right for you.

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
Dental Plan

Third Party Administrator
Delta Dental processes dental claims for the State Plan. Remember, it’s the State that decides rates, out-of-pocket costs, and coverages.

Delta Dental Networks
$ Preferred Provider (PPO Dentist)
You usually pay the least when you visit a PPO Dentist because they agree to Delta’s lowest contracted fees.

$$ Premier Dentist
Premier Dentists have slightly higher contracted fees than PPO Dentists. You may end up paying more out-of-pocket at a Premier Dentist.

$$ Non-Network Dentist
If you see a Non-Network Dentist, you will be responsible for the difference between the allowable charge set by Delta Dental and what that dentist bills.

(866) 496-2370
www.deltadentalins.com/stateofmontana
Claims/Billing
Cost Estimates
In-network Providers
Online Account Info.
Dental Plan Cost Sharing

Deductibles and maximums will be based upon a Plan Year, which is January 1st through December 31st.

<table>
<thead>
<tr>
<th>Services</th>
<th>% Plan pays after Deductible is met up to Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Benefits</td>
<td>100%*</td>
</tr>
<tr>
<td>Basic Benefits**</td>
<td>80%</td>
</tr>
<tr>
<td>Major Benefits**</td>
<td>50%</td>
</tr>
<tr>
<td>Implant Benefits</td>
<td>50%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductibles</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Enrollee per Calendar Year</td>
<td>$50</td>
</tr>
<tr>
<td>Per Family per Calendar Year</td>
<td>$150</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum amount plan pays per member</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Calendar Year</td>
<td>$1,800</td>
</tr>
<tr>
<td>Lifetime for Implant Benefits</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Diagnostic and Preventive Benefits are not subject to the deductible.
**For details including what is covered under Basic and Major Benefits see the Dental SPD at www.benefits.mt.gov or call Delta Dental (866) 496-2370.

Eligibility
Employees, Legislators, Retirees*, COBRA members, and eligible spouse/domestic partners and dependents.
*Retirees under age 65 are required to elect the Dental Plan unless they waive the entire benefits package; once Medicare eligible, dental coverage is optional.
Vision Hardware Plan

Eye Exam
ALL members covered on the Medical Plan may have one routine vision and eye health evaluation each year for a $10 copay at a participating Cigna vision provider.

Vision Hardware Coverage
You may enroll for Vision Hardware coverage each year for an extra cost.

• If you elect vision hardware coverage, it will apply to everyone covered on your Medical Plan.
• You must re-enroll each year.

Eligibility
Employees, Retirees, Legislators, COBRA members, and eligible spouse/domestic partners and dependents covered on the Medical Plan.
Vision Hardware Cost Sharing

<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The Plan will pay 100%</td>
<td>The plan will reimburse you at 100%,</td>
</tr>
<tr>
<td></td>
<td>after any copayment,</td>
<td>subject to any maximum shown below</td>
</tr>
<tr>
<td></td>
<td>subject to any maximum</td>
<td></td>
</tr>
<tr>
<td></td>
<td>shown below</td>
<td></td>
</tr>
<tr>
<td>Examinations</td>
<td>$10 Copay</td>
<td>$45</td>
</tr>
<tr>
<td>One Eye Exam every</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses &amp; Frames</td>
<td>$20 Copay*</td>
<td></td>
</tr>
<tr>
<td>*Note: Lenses &amp; Frames</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copay does not</td>
<td></td>
<td></td>
</tr>
<tr>
<td>apply to Contact Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One pair per Plan Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>instead of contacts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>100%</td>
<td>$45</td>
</tr>
<tr>
<td>Bifocal Lenses</td>
<td>100%</td>
<td>$55</td>
</tr>
<tr>
<td>Trifocal Lenses</td>
<td>100%</td>
<td>$65</td>
</tr>
<tr>
<td>Lenticular Lenses</td>
<td>100%</td>
<td>$80</td>
</tr>
<tr>
<td>Progressive Lenses</td>
<td>100%</td>
<td>$55</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One benefit per Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year instead of Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>or lenses and frames.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elective</td>
<td>100% up to $130</td>
<td>$95</td>
</tr>
<tr>
<td>Therapeutic</td>
<td>100%</td>
<td>$210</td>
</tr>
<tr>
<td>Frames</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One pair in any 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar Years</td>
<td>100% up to $130</td>
<td>$52</td>
</tr>
</tbody>
</table>

All maximums will be based upon a Plan Year, which is January 1st through December 31st.

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
Basic Life Insurance
Core benefit for non-Medicare eligible Retirees.
$1.90/month=$14,000 of term-life coverage

Basic Life provides $14,000 of term-life coverage. It is available to non-Medicare Retirees under age 65 who elect to continue State Plan coverage into retirement.

The life insurance plan is term life, meaning it provides inexpensive protection but does not earn cash value.

Both conversion (changing your group life to individual life) or portability (taking your group life insurance with you after separation) may be available if requested when the coverage ends. See page 7 for additional information.

The Basic Life Insurance benefit may not provide enough life insurance coverage at retirement. Choosing other life insurance is important if you want post-employment protection at a higher amount.
HIPAA Notice

STATE OF MONTANA HIPAA NOTICE OF PRIVACY PRACTICES

The State of Montana HIPAA Notice is available on our website www.benefits.mt.gov.

If you have any questions about your privacy rights, please contact the State Plan at the following address:

• Contact Office or Person: Amber Godbout, Privacy Official
• Plan Name: State of Montana Benefit Plan
• Telephone:(406) 444-7462 (in Helena) or (800) 287-8266; TTY (406) 444-1421
• Email: benefitsquestions@mt.gov
• Address: Health Care & Benefits Division
  PO Box 200130
  Helena, MT 59620-0130

Copies of the HIPAA Notice are also available at 100 North Park Avenue, Suite 320, Helena, MT 59601. You may request the Notice by calling the Health Care & Benefits Division or sending a request by email to the above address.

DISCLAIMER

The Patient Protection and Affordable Care Act (PPACA) was enacted on March 23, 2010. The United States Departments of Health and Human Services, Labor, and Treasury have issued regulations to help entities comply with PPACA. However, additional clarifications to address issues that may arise under these regulations could also be published by the Departments on an on-going manner through administrative guidance possibly in another form than a regulation. Where the statutes or regulations were not clear regarding benefits, the State of Montana made a reasonable interpretation of the act and made a good faith effort to comply with the statutes and regulations. The State of Montana reserves the right to alter provisions of this document and its plan in order to comply with applicable law.

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
Language Assistance – General Taglines

State of Montana is required by federal law to provide the following information.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-999-1062 (TTY: 1-855-999-1063).


Non-Discrimination Statement Continued
State of Montana does not exclude people or treat them differently because of race, color, sex, pregnancy, childbirth or medical conditions related to pregnancy or childbirth, political or religious affiliation or ideas, culture, creed, social origin or condition, genetic information, sexual orientation, gender identity or expression, national origin, ancestry, age, disability, military service or veteran status or marital status. State of Montana provides free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). State of Montana provides free language services to people whose primary language is not English such as: qualified interpreters and information written in other languages. If you need these services, contact customer service at 855-999-1062. If you believe that State of Montana has failed to provide these services or discriminated in another way on the basis of race, color, sex, pregnancy, childbirth or medical conditions related to pregnancy or childbirth, political or religious affiliation or ideas, culture, creed, social origin or condition, genetic information, sexual orientation, gender identity or expression, national origin, ancestry, age, disability, military service or veteran status or marital status you can file a grievance. If you need help filing a grievance, John Pavao, State Diversity Coordinator, is available to help you. You can file a grievance in person or by mail, fax, or email:

John Pavao
State Diversity Program Coordinator
Department of Administration
State Human Resources Division
125 N. Roberts
P.O. Box 200127
Helena, MT 59620
Phone: (406) 444-3984
Email: jpavao@mt.gov

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
Benefit Term Decoder

The following explanations are to help you understand the terms in this book and do not replace the definitions found in the Summary Plan Documents. The definitions in the Summary Plan Documents govern the rights and obligations of the State Plan and Plan Members.

**Balance Billing** - The amount over the State Plan’s allowable charge that may be billed to the member by a non-participating provider.

**Benefits Payment/Contribution** - What you pay each month for your State Plan coverage.

**Benefit Percentage** - The percent the State Plan pays after you meet your deductible.

**Copay** - A copay is a fixed dollar amount you pay for a covered service. The State Plan pays the rest of the fair amount billed for a service.

**Deductible** - A deductible is how much you must pay each Plan Year before the State Plan starts to pay.

**Grandfather Month** - If you were hired before August 1, 1998 and have had no lapse in service, you are entitled to one extra month of State Share and benefits coverage upon retiring or leaving State employment.

**Maximum Out-of-Pocket** - The maximum out-of-pocket is the most you’ll have to pay for covered services in a Plan Year. See page 20 and 22 for details.

**Non-Participating Providers** - Non-participating providers and facilities have chosen not to sign a contract with Allegiance in Montana or Cigna outside of Montana. If you use a non-participating facility or provider, the State Plan will pay a fair rate for your care, but the non-participating provider may balance bill you for more. You are responsible for any balance bills you receive.
Open Enrollment - A period each fall in which you have the opportunity to make changes to your State Plan options for the following Plan Year. These changes take effect January 1 of the following year.

Participating Provider - Participating providers and facilities have contracted with Allegiance in Montana and Cigna outside of Montana to accept a low, fair rate (the PBME) for your care.

Plan Member - Anyone covered on the State Plan including Employees, Legislators, Retirees, COBRA members, and eligible spouse/domestic partner and/or dependents.

Plan Year - The Plan year starts January 1 and ends December 31 each year.

Pre-Admission Certification Review - Calling Allegiance so they can determine if an inpatient hospital stay meets the criteria to be covered by the State Plan. It’s important to get this approval for non-emergency hospital stays ahead of time and within 72 after a non-planned admission.

Pre-Treatment Review - Calling Allegiance before you have a medical service to make sure it meets “medically necessary” criteria. This is not a guarantee of payment.

Procedure Based Maximum Expense (PBME) - The fair amount the State Plan will pay for a service.

Special Enrollment Period - A period of time during which an eligible person may request coverage under the State Plan as a result of certain events that create special enrollment rights.

Specialty Drugs - Specialty drugs usually require special handling, administration, unique inventory management, a high level of patient monitoring and more intense support than conventional therapies. They could include all routes of administration (self-injectable, oral, or infused). They are typically very expensive.


For complete details about the State Plan, refer to the Summary Plan Documents (SPDs) available on the website www.benefits.mt.gov.
# Contact Information

<table>
<thead>
<tr>
<th>ELIGIBILITY AND GENERAL QUESTIONS</th>
<th>(800) 287-8266, (406) 444-7462; TTY (406) 444-1421</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fax</td>
<td>(406) 444-0080</td>
</tr>
<tr>
<td><a href="mailto:benefitsquestions@mt.gov">benefitsquestions@mt.gov</a></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.benefits.mt.gov">www.benefits.mt.gov</a></td>
<td></td>
</tr>
<tr>
<td>100 N Park Ave., Suite 320 PO Box 200130</td>
<td></td>
</tr>
<tr>
<td>Helena, MT 59620-0130</td>
<td></td>
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</tbody>
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<thead>
<tr>
<th>ALL MONTANA HEALTH CENTERS</th>
<th>(855) 200-6822</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:help.montana@carehere.com">help.montana@carehere.com</a></td>
<td></td>
</tr>
<tr>
<td>General Info: <a href="http://www.healthcenter.mt.gov">www.healthcenter.mt.gov</a></td>
<td></td>
</tr>
<tr>
<td>Appointments: <a href="http://www.carehere.com">www.carehere.com</a></td>
<td></td>
</tr>
<tr>
<td>Registration Code: MANA9</td>
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</table>

<table>
<thead>
<tr>
<th>CLAIMS, BENEFITS, PARTICIPATING PROVIDERS, ETC.</th>
<th>(855) 999-1057</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.askallegiance.com/som">www.askallegiance.com/som</a></td>
<td></td>
</tr>
<tr>
<td>PO Box 3018 Missoula, MT 59806</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PRESCRIPTIONS AND CUSTOMER SERVICE</th>
<th>Commercial Phone: (866) 333-2757, <a href="http://www.navitus.com">www.navitus.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Rx Phone: (866) 270-3877, <a href="http://www.medicarerx.navitus.com">www.medicarerx.navitus.com</a></td>
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</table>

<table>
<thead>
<tr>
<th>Mail Order Prescription Drugs:</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Costco (800) 607-6861</td>
<td></td>
</tr>
<tr>
<td>Ridgeway Pharmacy (800) 630-3214</td>
<td></td>
</tr>
<tr>
<td>MiRx (866) 894-1496</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Specialty Meds:</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Luminera Health Services (855) 847-3553</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DENTAL BENEFITS, CLAIMS, &amp; CUSTOMER SERVICE</th>
<th>Phone: (866) 496-2370</th>
</tr>
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<tbody>
<tr>
<td>Web: <a href="http://www.deltadentalins.com/stateofmontana">www.deltadentalins.com/stateofmontana</a></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VISION SERVICE PROVIDERS AND HARDWARE COVERAGE</th>
<th>Phone: (877) 478-7557</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web: <a href="http://www.askallegiance.com/som">www.askallegiance.com/som</a> “Vision” under “Benefits” Tab</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>FLEXIBLE SPENDING</th>
<th>Phone: (866) 339-4310 Fax: (406) 523-3149 or (877) 424-3539</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web: <a href="http://www.askallegiance.com">www.askallegiance.com</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIFE &amp; LONG TERM DISABILITY INSURANCE</th>
<th>For questions about benefits, claims, status of application:</th>
</tr>
</thead>
<tbody>
<tr>
<td>(800) 759-8702</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WORKERS’ COMPENSATION</th>
<th>Workers’ Compensation Program (406) 444-5689</th>
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</thead>
<tbody>
<tr>
<td>Safety and Loss Control (406) 444-0122</td>
<td><a href="http://www.workerscomp.mt.gov">www.workerscomp.mt.gov</a></td>
</tr>
<tr>
<td>Return to Work (406) 444-7016</td>
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</table>