

2020 NEW EMPLOYEE BENEFITS BOOK



A Message from DOA Director John Lewis

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

The State of Montana has implemented many practical and innovative solutions to continue to provide and expand access to quality and affordable healthcare. Many of these strategies were also successful in allowing the State Plan to control cost, better manage the plan, and improve health outcomes for members.

In 2016, Transparent Pricing, also known as Reference Based Pricing, was implemented and allowed us to control the cost of health care while maintaining quality, predictability, and fairness. We called this new way of reimbursing providers “Transparent Pricing,” but it really was the introduction of what many in the healthcare industry call Value Based Care. Value Based Care is part of the transformation taking place in healthcare communities to help rein in costs. By implementing this, we helped reduce the unexplained variation in pricing for the same services across the different facilities in Montana.

In 2017, Navitus became the State Plan’s Pharmacy Benefit Manager. Navitus allows for a full pass-through transparent pricing model that ensures the State Plan receives all rebates and reimburses pharmacies for the exact amount paid by the State Plan.

The combination of all cost-saving actions implemented have allowed the State Plan to minimize the financial impact to State Plan members. The Department will continue its efforts to control costs and manage the State Plan.

However, managing State Plan costs are a group effort and there are things you can do to assist:

- If you live near a Montana Health Center, make one of their providers your primary care physician.
- Use participating providers when accessing medical services.
- Use in-network providers 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.

Be sure to pay close attention to communications from HCBDB and contact HCBDB with questions. Welcome to the State of Montana.

Yours in good health,



John Lewis, Director
Department of Administration

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How to Enroll In Benefits

COMPLETING YOUR NEW HIRE ENROLLMENT

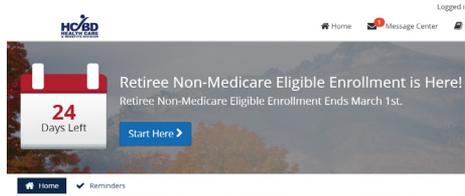
1. TO ACCESS

the enrollment system, go to benefits.mt.gov and click on the green New Benefits Enrollment Button. If accessing outside of the State of Montana system, log-in using the prompts provided.



2. BEGIN ENROLLMENT

Click “Start Here” and follow the instructions to enroll in your benefits or waive coverage. You must make your elections by the deadline shown on the calendar.



3. ENROLL ON THE GO

Enroll in your benefits from your mobile device. Download the MyChoice Mobile App by searching Mychoice Mobile in your app store. To sync the MyChoice Mobile app you will need an access code which is available on the home page of the enrollment system.



MyChoice Mobile App

- Quick access to benefit details
- Store your ID Cards

[Get Access Code](#)

VIEW YOUR CURRENT BENEFITS OR MAKE UPDATES YEAR-ROUND
You have year-round access to your benefit summary and specific benefit elections. Updates you can make will include marriage/divorce, the birth of a child, adding or removing coverage when a dependent gains or loses coverage, and beneficiary updates.

QUESTIONS

Your enrollment isn't complete until you confirm your benefit elections and cost. If you have any questions, please contact HCBD at (800) 287-8266, (406) 444-7462, TTY (406) 444-1421, or via email at benefitsquestions@mt.gov.

State of Montana Benefit Plan

The State of Montana Benefit Plan (State Plan) is self-funded. This is different than traditional insurance that you may have had in the past.

Traditional Insurance

With traditional insurance you pay an insurance company a monthly premium and if you go to the doctor or hospital the insurance company pays some of the cost. The insurance company decides what's covered and how much you pay out-of-pocket. They also accept financial risk if you have a serious health condition like cancer or a heart attack.

Our Self-Funded State Plan

Your State Plan coverage is funded by the State of Montana via the employer contribution and by you, as an employee, via your bi-weekly State Plan contribution. The State Plan:

- Provides coverage in accordance with state and federal law,
- Sets the monthly rates and out-of-pocket costs, and
- Carries the liability for all 30,000 members of the State Plan.

Our Third Party Administrators (TPAs) and Vendors

With 30,000 members state-wide, the State Plan needs a little help. That's why we contract with outside companies to process claims and administer State Plan benefits. We also rely on these companies for their expertise and cost saving contracts.

Our TPAs include:

- Allegiance Benefit Plan Management, Inc. - Medical Claims, Vision and Vision Hardware (subcontracted through Cigna)
- Delta Dental - Dental
- Navitus Health Solutions - Prescriptions
- ASI Flex - Flexible Spending Accounts

We also contract with a few other companies:

- CareHere manages the Montana Health Centers.
- The Standard provides fully insured life and accidental death and dismemberment insurance options, as well as Long Term Disability insurance for active employees.

Bottom Line

Because it's your money and taxpayer dollars that fund the State Plan, we all have to work together to be good health care consumers. You can do that by:

- Reading this book carefully and understanding your benefits,
- Reading emails and mail sent home by the Health Care & Benefits Division (HCBBD),
- Visiting www.benefits.mt.gov on a regular basis, and
- Taking good care of your health by engaging in Live Life Well programs.

Initial Enrollment Period

Enroll within 31 days of your date of hire in order to take full advantage of all State Plan benefits available to you. Your coverage is effective on your date of hire. Flexible spending accounts become effective on a different date. See page 20 for details.

Joint Core

If you and your spouse both work for the State (as an Employee or Legislator) and have at least one dependent child who needs to be enrolled on the State Plan, you can elect to be Joint Core. Your family shares one family Maximum Out-of-Pocket and your bi-weekly contribution is less.

Late Enrollment

If you waive coverage, or do not enroll within 31 days of your date of hire, you may be able to join the State Plan at a later date, but you will only be eligible for Core Benefits for yourself. You will not be able to add a spouse/domestic partner or dependent child(ren) to the plan or elect optional benefits without a Special Enrollment Period. If you enroll after the first 31 days of your date of hire, the effective date of coverage will be the 1st of the month following receipt of your request for enrollment.

Core Benefits

Employees who enroll in the State Plan must enroll in Core Benefits.

- Medical Plan (includes prescription drug coverage and an annual eye exam),
- Dental Plan, and
- Basic Life Insurance (\$14,000).

Optional Benefits

- Medical and/or dental coverage for spouse/domestic partner or child(ren)*,
- Vision hardware coverage,
- Additional life insurance for you and/or your spouse/ domestic partner or child(ren),
- Long-Term Disability (LTD) coverage,
- Accidental Death & Dismemberment (AD&D) coverage, and
- Flexible spending accounts for medical and/or dependent care.

***Proof of Dependent Eligibility**

If you want to add a spouse/domestic partner or child(ren) to the State Plan, you must provide proof of eligibility. See page 29 for details.

Employer Contribution

The State contributes \$1,054/month per eligible employee to the State of Montana Benefit Plan.

Paying for Coverage

The State of Montana employer contribution may not cover all of your benefit costs. Any extra cost is automatically deducted from your bi-weekly paycheck. You start owing your benefit contribution the day your coverage begins. If you submit your benefit elections within 31 days of your date of hire, but after your first pay period, you will see two pay periods worth of contributions come out of your second or third paycheck. After that, the contributions will be distributed evenly.

Tax Information

Most of your benefit contribution will be deducted pre-tax out of your paycheck with the exception of the following:

- Life insurance coverage for yourself and your dependents
- Long Term Disability insurance coverage, and
- Non-tax dependent coverage (i.e. domestic partner)

Benefit Identification Cards

You will receive medical, dental, vision, and prescription drug plan identification cards within two - three weeks of completing your enrollment.

Open Enrollment

You will have the opportunity to make changes to your State Plan options during the annual two-week Open Enrollment Period that takes place each fall. These changes take effect January 1 of the following Plan Year. Be sure to read all mail and email from HCBD for details about Open Enrollment.

Benefit Costs

MEDICAL/DENTAL/VISION HARDWARE

A contribution of \$1,054/month per eligible employee is made to the State Plan by the State of Montana (employer contribution).

Plans	Core Benefits (See Below)	Optional Dental	Vision Hardware	Potential Live Life Well Incentive
Employee Only	\$30	-	+\$7.64	up to \$30 off
Employee & Spouse	\$250	+\$21.40	+\$14.42	up to \$60 off
Employee & Child(ren)	\$101	+\$19.90	+\$15.18	up to \$30 off
Employee & Family	\$327	+\$28.90	+\$22.26	up to \$60 off
Joint Core (Per Employee)	\$30 (includes Family dental)	-	+\$11.13	up to \$30 off

Core Benefits Include: Medical, Prescription, Basic Vision (\$10 copay for an eye exam/member at a participating provider), Employee Only Dental, and Basic Life.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- \$2.26/month fee
- Medical FSA - \$120 - \$2,700/employee per year (you are allowed to rollover up to \$500 to the next Plan Year)
- Dependent Care (Daycare) FSA - \$120 - \$5,000/household per year

LIFE INSURANCE

Plans	Monthly Contributions
Employee Supplemental Life	(every \$1,000 of coverage) x (Age Rate*)
AD&D Employee Only	\$0.020 / \$1,000 of coverage
AD&D Employee and Dependents	\$0.030 / \$1,000 of coverage
Spouse Supplemental Life	(every \$1,000 of coverage) x (Age Rate*)
Dependent Life	\$0.44 per month

*See Age Rates and other details on page 23.

Medical Plan

In addition to medical benefits, the Medical Plan includes

- One routine eye exam covered per Plan Member per Plan Year with a \$10 copay at a participating provider
- Prescription drug coverage
- Use of all Montana Health Centers at no cost (see page 14)

Third Party Administrator

Alliegance 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



**HEALTH CARE &
BENEFITS DIVISION**

1-800-287-8266

www.benefits.mt.gov

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



1-855-999-1057

www.askallegiance.com/som

- Claims/Billing
- Participating Providers
- Online Account Information
- What's Covered
- Pre-Certification/Pre-Treatment Review
- Case Management
- Appeals

Eligibility

For detailed information on who's eligible for the State Plan, please refer to the Wrap Plan Document available at www.benefits.mt.gov.

Healthcare Bluebook - Available to All Plan Members

An online and mobile resource that quickly helps you to find cost and quality comparison information by ranking facilities in an easy-to-read color system. Log into www.askallegiance.com/som and click Healthcare Bluebook on the right hand side of the screen.

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 31st.

Cost Sharing for Participating and In-State Non-Participating**

Montana Health Center	\$0 Copay
Primary Care Office Visit	\$25 Copay
Specialist Office Visit	\$35 Copay
Urgent Care Office Visit	\$35 Copay
Deductible (Counts towards Max Out-of-Pocket)	\$1,000 per member per Plan Year
Benefit % (What the plan pays after you meet your deductible. Counts towards Max Out-of-Pocket.)	75% after deductible is met 100% after Max Out-of-Pocket is met
Max Out-of-Pocket	\$4,000/member \$8,000/family

****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 10 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 towards 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 for Out-of-State Non-Participating

Applies to all services unless stated otherwise in the WPD.

Annual Deductible (Counts towards Max Out-of-Pocket)	\$1,500 per member per Plan Year (This is separate from the \$1,000 deductible on page 10.)
Benefit % (What the plan pays after you meet your deductible.) Balance bill does not count towards Max Out-of-Pocket.	65% + balance billing
Max Out-of-Pocket	\$4,950/member + balance billing \$10,900/family + balance billing (These are separate from annual Max Out-of-Pockets shown on page 10.)

Prescription Drug Plan

Navitus Health Solutions processes pharmacy claims for the State Plan. 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. Remember, it's the State that decides rates, out-of-pocket costs, and coverages.

	Retail Network Pharmacy (34-days) or Out-of-Network Pharmacy (10-days)	Retail Network or Mail Order Pharmacy (90-days)
\$0 Preventive products*	\$0 Copay	\$0 Copay
Tier 1 - Preferred generics and some lower cost brand products	\$15 Copay	\$30 Copay
Tier 2 - Preferred brand products (may include some high cost non-preferred generics)	\$50 Copay	\$100 Copay
Tier 3 - Non-preferred products (may include some high cost non-preferred generics)	50% Coinsurance (does not apply to Maximum Out-of-Pocket)	50% Coinsurance (does not apply to Maximum Out-of-Pocket)
Tier 4 - Specialty products	Preferred Specialty Pharmacy \$200 Copay	Retail Network, Non-Preferred Specialty and Out-of-Network Pharmacy 50% Coinsurance (does not apply to Maximum Out-of-Pocket)

*\$0 Preventive products apply to certain medications (as defined by the Affordable Care Act (ACA)) and select medications. See the formulary for a listing of covered products.

Prescription Maximum Out-of-Pocket

Separate from Medical Maximum Out-of-Pocket (see Medical Plan Cost Sharing on pages 10 and 11).

- \$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 (90-day) 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-Day 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
(866) 333-2757

www.navitus.com



Montana Health Centers

Anaconda, Billings, Butte, Helena, Missoula



Visit

www.healthcenter.mt.gov

Learn all about the Montana Health Centers: services, hours of operation, provider bios and more!

The Montana Health Centers offer the same kinds of services you would 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 the Montana Health Centers

Employees, Legislators, COBRA participants and non-Medicare eligible Retirees and their non-Medicare eligible spouse/domestic partners and their child(ren) 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 Centers for flu shots and State-sponsored health screenings.**

Services

Primary care services including treatment for colds, flus, infections, minor stitches, strains, sprains, wound care, asthma, cardiovascular disease, chronic kidney disease, chronic stress, pre-diabetes, diabetes, gastroesophageal reflux disease, high blood pressure, specialized diets, tobacco cessation and much 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.

You can also make appointments using the CareHere App. It's free. Find it by searching "CareHere" in your App store.



Live Life Well and the Montana Health Centers partner to offer many lifestyle and condition management programs.

Did you know that as a State Plan member or covered dependent you have access to no cost wellness events and presentations?

Health Coaches from the Montana Health Center provide expert-guided, evidence-based, group and individualized health coaching. Wellness events and presentations are a great way to experience the value Health Coaches provide to State Plan members!

Visit our website at <http://benefits.mt.gov/Live-Life-Well-Programs/Health-Coaching> to find out how to participate in wellness presentations or set up a health coaching appointment.



Nutrition

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

Exercise

Personalized coaching, individual goal setting, corrective exercise, 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, 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 Wrap Plan Document (WPD) available on the website www.benefits.mt.gov.

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.



(866) 496-2370

www.deltadentalins.com/stateofmontana

Claims/Billing
Cost Estimates
In-network Providers
Online Account Info.

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.

Dental Plan Cost Sharing

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

Services	% Plan pays after Deductible is met up to Maximum Amount
Diagnostic & Preventive Benefits*	100%
Basic Benefits**	80%
Major Benefits**	50%
Implant Benefits	50%

Deductibles	
Per Enrollee per Calendar Year	\$50
Per Family per Calendar Year	\$150
Maximum amount plan pays per member	
Per Calendar Year	\$1,800
Lifetime for Implant Benefits	\$1,500

*Diagnostic & Preventive Benefits are not subject to the deductible.

**For details including what is covered under Basic and Major Benefits see the dental section of the WPD at www.benefits.mt.gov or call Delta Dental (866) 496-2370.

Eligibility

Employees, Legislators, Retirees*, COBRA participants, and eligible spouse/domestic partners and child(ren).

*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.

Eye Exam

ALL members covered on the Medical Plan are entitled to one routine vision and eye health evaluation each year for a \$10 copay at a participating provider without electing the Vision Hardware Plan. The eye exam benefit and Vision Hardware Plan are administered by Cigna Vision, not Allegiance.

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 during the Open Enrollment Period.



Cigna Vision
(877) 478-7557

stateofmontana@cigna.com

www.cigna.vsp.com

Check to make sure BOTH your eye doctor and the store where you purchase your hardware are participating.

Eligibility

Employees, Retirees, Legislators, COBRA participants, and eligible spouse/domestic partners and child(ren) covered on the Medical Plan.

Vision Hardware Cost Sharing

COVERAGE	IN-NETWORK	OUT-OF-NETWORK
Exam Copay	\$10	N/A
Exam Allowance (once per frequency period)	Covered 100% after Copay	Up to \$45
Materials Copay	\$20	N/A
Eyeglass Lenses Allowances: (one pair per frequency period)		
Single Vision	100% after Copay	Up to \$45
Lined Bifocal	100% after Copay	Up to \$55
Lined Trifocal	100% after Copay	Up to \$65
Lenticular	100% after Copay	Up to \$80
Contact Lenses Allowances: (one pair of single purchase per frequency period)		
Elective	Up to \$130	Up to \$95
Therapeutic	Covered 100%	Up to \$210
Frame Retail Allowance (one per frequency period)	Up to \$130	Up to \$52

****Your Frequency Period begins on January 1 (Calendar year basis)**

Copay: the amount you pay towards your exam and/or materials, lenses and/or frames. (Note: copays do not apply to contact lenses).

Coinsurance: the percentage of charges Cigna will pay. Member is financially responsible for the balance.

Allowance: the maximum amount Cigna will pay. Member is financially responsible for any amount over the allowance.

Materials: eyeglass lenses, frames, and/or contact lenses.

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

Flexible Spending Accounts (FSA)

Visit www.asiflex.com/ for full details.

You must RE-ENROLL
each year for FSA!

- If you enroll in a Medical or Dependent Care Flexible Spending Account (FSA), your account(s) become effective the first day of the month following your date of hire.
- FSA funds may only be used for claims incurred on or after your FSA effective date.
- Contributions are taken out of each bi-weekly paycheck—before taxes—in equal installments throughout the Plan Year (24 pay periods).

Medical FSA

- Annual maximum contribution per employee \$2,700.
- \$500 may be rolled from year to year. Visit www.benefits.mt.gov/Flexible-Spending/Rollover to learn all the details.
- May be used for eligible MEDICAL EXPENSES for yourself, your spouse/domestic partner, and your child(ren).
- Eligible expenses include: deductibles, copays, benefit percentage, prescription drug costs, dental and vision expenses, non-covered medical expenses. See a complete list by visiting <http://www.asiflex.com/EligibleExpenses.aspx>.
- Entire yearly contribution may be used starting on your FSA effective date.

Dependent Care FSA

- Annual maximum contribution per household \$5,000 or \$2,500 if married but filing taxes separately.
- Can ONLY be used for: child care (age 12 and under) or disabled dependent care. See a complete list by visiting www.asiflex.com/EligibleExpenses.aspx.
- Funds are only available as contributed.

*Dependent Care
FSA funds can
NOT be used for
dependent medical
expenses.*

(800) 659-3035

<http://www.asiflex.com/>

FAX (877) 879-9038

Other Info

- \$120/year minimum contribution for each type of FSA.
- \$2.26/month admin fee for one or both types of FSAs.
- You will have until April 30th of the next Plan Year to submit claims to ASIFlex for this year's expenses (120 days after end of the Plan Year). See specific plan details for claim submission information if your coverage is terminated.

FSA Reimbursement Options

1. Debit Card – For use with Medical FSA only.

Participants who have elected a Medical FSA will automatically receive two ASIFlex Debit Cards. Debit cards are valid for a 5 year period as long as you are an active employee. Employees will automatically receive a new debit card upon expiration. When using the debit card, you will be required to provide documentation showing proof of eligible expense after the card swipe has occurred.

2. You may submit your reimbursement requests online by signing into your account at www.ASIFlex.com. Click on Online Access/ Account Detail above and then select Participant. Scan and save your documentation, complete the online form and attach the scanned information.

3. Smartphone or Tablet - You may submit your reimbursement requests with your smartphone or tablet. First, you just need to download the ASIFlex free mobile app. You can obtain the app through either Google Play or the App store, or you can download it by scanning the appropriate QR code on ASIFlex website. Sign into your account, snap a photo of your documentation, complete a few questions and submit your claim!

4. Mail - ASIFlex's mailing address is: PO Box 6044, Columbia, MO 65205-6044.

However, if you are sending something through a courier service such as UPS or FedEx, you will need to use the physical address: 201 West Broadway, Building 4, Suite C, Columbia, MO 65203.

5. Fax - You may fax your claims to ASIFlex's toll-free claim submission line at (877)879-9038.



Basic Life Insurance

Basic Life Insurance is a required Core Benefit for all active Employees, Legislators, and non-Medicare Retirees. Provides \$14,000 of term life coverage. This benefit is paid for via the employer contribution, no employee contribution required.

Life Insurance Information

- **Plans are fully insured and administered by The Standard Insurance Company.**
- Plans are term life.
- Plans provide inexpensive protection, plans do not earn cash value.
- Employees are eligible until separation from service. At separation, contact The Standard for portability or conversion options.
- At retirement, Basic Life may be continued without portability or conversion until age 65 or Medicare eligible. Basic life may be converted once a Retiree reaches age 65.

During Open Enrollment you may:

- Add, increase or decrease Employee and/or Spouse Supplemental Life (minimum amount for Employee Supplemental Life is annual salary rounded to the next highest \$5,000 increment);
- Add, increase or decrease AD&D;
- Delete Dependent Life, Employee and/or Spouse Supplemental Life, and/or AD&D; or

If you are adding or increasing life insurance coverage, you may be required to complete EOI.

Evidence of Insurability(EOI):

Also known as “evidence of good health” is the process by which the Standard determines if a person is healthy enough to be considered eligible for the amount of insurance coverage they are requesting.

For complete details about all Standard life plans, refer to the Life Insurance Certificates found at www.benefits.mt.gov.

Optional Life Insurance Plans

Employee Supplemental Life - Available during 31-day enrollment period without EOI* up to the employees' annual salary. Enrollment after the 31 days requires EOI*. Coverage may be elected at anytime with EOI.

- Coverage Amount - Minimum - Your annual salary rounded to the next highest \$5,000. Maximum \$500,000.
- Monthly Cost - (Every \$1,000 of coverage) x (Age Rate**)

Accidental Death & Dismemberment (AD&D) Employee Only - Available during 31-day enrollment period. If coverage is not elected during 31-day enrollment period, it may be elected at any time.

- Coverage Amount - Employee Only: \$25,000 increments up to 10x your annual salary rounded down to the next \$25,000, max \$500,000.
- Monthly Cost - \$0.02 per \$1,000 of coverage

Accidental Death & Dismemberment (AD&D) Employee and Dependents - Available during 31-day enrollment period. If coverage is not elected during 31-day enrollment period, it may be elected at any time.

- Coverage Amount - A spouse with no children is eligible for 50% of the Employee coverage amount. A spouse with children is eligible for 40% of the Employee coverage amount. Children are eligible for 10% of the Employee coverage amount.
- Monthly Cost - \$0.03 per \$1,000 of coverage

Spouse Supplemental Life - Employee must be enrolled in Employee Supplemental Life for the spouse to be eligible. Coverage is available up to \$10,000 without EOI* during 31-day enrollment period. Coverage may be elected at anytime with EOI*.

- Coverage Amount - Coverage is for a minimum of \$5,000. Additional amounts are available in \$5,000 increments, up to the amount of Employee Supplemental Life. If increasing existing coverage, EOI* required.
- Monthly Cost - (Every \$1,000 of coverage) x (Age Rate**). Spouse's rate is based on the Employee's age, not the spouse's age.

Dependent Life - Available during 31-day enrollment period or within the first 60 days of marrying or 91 days of having your first child.

- Coverage Amount - \$2,000 of coverage for a spouse and \$1,000 of coverage per dependent child.
- Monthly Cost - \$0.44

****Age Rates** for Employee and Spouse Supplemental Life is based on the *Employee's* age on the last day of the month that contributions are paid. The first payment after the Employee's birthday will reflect the new rate. 0-29=\$0.021, 30-34=\$0.036, 35-39=\$0.057, 40-44=\$0.071, 45-49=\$0.107, 50-54=\$0.164, 55-59=\$0.307, 60-64=\$0.471, 65+=\$0.700

To complete an EOI, go to <https://connection.standard.com/deliver/eeoi/startup1.do?method=startupµsite=homesite>.

Long Term Disability

Long Term Disability (LTD) is an insurance plan that pays a monthly benefit to you if you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, helping you with financial costs in a time of need.

Cost

\$9.90 per month.

Payment will be taken from your pay AFTER TAX in order to maximize the benefit should you ever need it. By paying LTD premiums after tax, benefit can be paid out tax free.

Eligibility

Available to active employees who are enrolled in the Medical Plan. Retirees, Legislators, and COBRA participants are not eligible to participate. New hires may enroll within 31 days of date of hire without EOI. Enrollment at any other time requires EOI. Refer to the Long Term Disability Certificate for more information on eligibility.

Benefit Amount

The monthly LTD benefit is 60% of your insured pre-disability earnings—the amount you were earning before you became disabled—reduced by deductible income.

*Evidence of Insurability (EOI) is a medical application to prove good health. A link to the form can be found at www.benefits.mt.gov/life-and-accident.



Long Term Disability Details

Benefit Duration

If you become disabled and your claim for LTD benefits is approved, LTD benefits are payable after you have been continuously disabled for 180 days and remain continuously disabled. LTD benefits are not payable during this benefit waiting period.

For complete details about Long Term Disability coverage, refer to the Long Term Disability Certificate found at www.benefits.mt.gov.

More Information

For more information, visit The Standard Insurance Company's website at www.standard.com, www.benefits.mt.gov or contact the Health Care & Benefits Division at (800) 287-8266, TTY (406) 444-1421, or benefitsquestions@mt.gov.



TheStandard®

Positively different.

The information in this booklet is only a summary of the Life and LTD benefits. The controlling provisions are the group policy issued by The Standard Insurance Company. Refer to the Life and LTD policy at www.benefits.mt.gov/Publications for further information.



2020 INCENTIVE

Earn \$30 per month off your 2020 benefit contribution! Get **2X** the incentive if a covered spouse/domestic partner also participates.



You must complete **ALL THREE ACTIVITIES** between November 1, 2019 and October 31, 2020 to earn ANY incentive. Focus on a Next Step Activity that addresses your risk factors.

NOTICE

ACTIVITIES CHECKLIST

HEALTH SCREENING

Have a State-sponsored health screening. Appointments are subject to availability. Make an appointment at www.carehere.com or call (855) 200-6822.

NICOTINE FREE

Nicotine testing is NOT included as part of your State-sponsored health screening! Self-report if you are nicotine free or have completed an alternative at www.myactivehealth.com/som.

If you use nicotine and need an alternative to complete this portion of the incentive, you must complete and self-report one of two alternatives:
 - A nicotine cessation program; or
 - A nicotine education session with your primary care provider.

NEXT STEP ACTIVITY

Complete an eligible activity and self-report it at www.myactivehealth.com/som by October 31, 2020. Choose an activity that addresses your risk factors.

★ **HAVE ALL THREE CHECKED?** To make sure you've earned \$30 off per month, check your status at www.myactivehealth.com/som.



CHECK YOUR STATUS

www.myactivehealth.com/som

Click the "My Rewards" tab. Health screenings take a month to appear after you've completed your screening.

Self-report Next Step and Nicotine Free status or alternatives any time. Call (855) 206-1302 for help with the MyActiveHealth site.

For more information about Live Life Well Incentives or for instructions for self-reporting visit www.benefits.mt.gov/incentive.

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.

We will maintain the privacy of your personally identifiable health information. Medical information that personally identifies you and that is provided through the incentive program will not be used to make decisions regarding your employment. Your health information shall only be disclosed to carry out specific activities related to the incentive program (such as responding to your request for a reasonable accommodation). You will not be asked or required to waive the confidentiality of your health information to participate or to receive an incentive. Anyone who receives your information for purposes of providing you services through the incentive program will abide by the same confidentiality requirements.

We securely maintain all electronically stored medical information we obtain through the incentive program, and will take appropriate precautions to avoid a data breach. If a data breach does occur involving information you provided to us for the incentive program, we will notify you immediately.

A copy of the Plan's privacy notice is available on the HCBD website or by going to <http://benefits.mt.gov/Portals/59/Documents/hipaa%20notice.pdf>.

Employee Assistance Program

The EAP helps you privately solve problems that may interfere with your work, family, and life in general. EAP services are FREE to you, your dependents, and all household members. EAP services are confidential and provided by experts.

www.myrbh.com

(866) 750-0512

Access current health news, tools for parenting, health topic movies, wellness resources, financial calculators, legal forms, and over 50 on-line trainings for personal and professional development.

Confidential Counseling

24-hour Crisis Help – toll-free access for you or a family member experiencing a crisis.

In-person Counseling

Up to four (4) face-to-face counseling sessions are available for each new issue. Simply call for access to qualified, local counselors who can help you with a variety of problems such as family, parenting, relationship, stress, anxiety, and other challenges.

Online Consultations

Convenient access to on-line consultations with licensed counselors through RBH eAccess at www.myrbh.com.

Online consultations are a great way to try counseling for the first time or to get support even when time is limited.

Life-Balance Resources

- Child Resources
- Adult and Elder-care Services
- Legal Services
- Financial Services
- Mediation Services
- Home Ownership Program
- Identity Theft Services

Workers' Comp. & Safety

Supporting injured State of Montana employees and avoiding injuries by creating safe work environments.



**WORKERS' COMPENSATION
MANAGEMENT BUREAU**

Visit www.workerscomp.mt.gov for more information!

Who Is Eligible?

All active State of Montana employees are eligible for Workers' Compensation programs.

Working Safely

- *Take safety seriously.* A moment of distraction or carelessness is all it takes to cause a lifetime of disability.
- *Take responsibility* for keeping yourself and others safe.
- *Be aware of your environment!* Head off problems before an injury occurs.
- *Participate in safety* training and programs to learn how to keep yourself, your work environment, and your coworkers safe.
- *Use proper safety equipment* and follow recommended safety instructions.

Reporting an Injury

Work-related injuries and diseases must be reported to the Montana State Fund within 24 hours. Learn more about reporting an injury at www.workerscomp.mt.gov.

Return to Work

Getting injured employees back to work is one of the most important things we can do for injured workers. Visit www.workerscomp.mt.gov/About-RTW to learn more about getting workers back to work as soon as possible.

Proof of Dependent Eligibility Documentation

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If you add a spouse/domestic partner or child(ren) to the State Plan, you will be required to provide the following proof:

Dependent Child(ren)

- A copy of your child(rens) birth certificate(s), adoption order, pre-adoption order; or
- A copy of a court-ordered parenting plan, custody agreement or guardianship order.

Spouse

- A copy of your marriage certificate; or
- A copy of the front page of your tax return showing your tax filing status as “married” (you may black out any financial information); or
- A copy of your recorded and notarized Affidavit of Common Law Marriage (available on the HCBD website at <http://benefits.mt.gov/forms>).

Domestic Partner

- A Declaration of Domestic Partner Relationship form (available on the HCBD website at <http://benefits.mt.gov/forms>); AND
- Proof of a shared residence: AND
- A copy of mutually-granted powers of attorney or health care powers of attorney; or
- A copy of mutual designations of primary beneficiary in wills, life insurance policies or retirement plans.

Grandchild(ren)

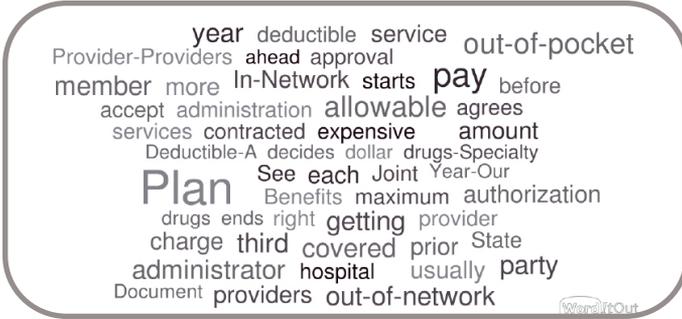
- A copy of a court-ordered custody agreement or guardianship order.

Stepchild(ren)

- Required documentation listed above for Domestic Partner or Spouse, if individual is not enrolled; AND
- A copy of your stepchild(rens) birth certificate(s), adoption order, pre-adoption order; or guardianship order.

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 Wrap Plan Document. The definitions in the Wrap Plan Document 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.

Benefit 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.

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

Maximum Out-of-Pocket - The Maximum Out-of-Pocket is the most you will have to pay for covered services in a Plan Year. See pages 10,11 and 12 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 Period - 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 (PBME) for your care.

Plan Member - Anyone covered on the State Plan including Employees, Legislators, Retirees, COBRA participant, and eligible spouse/domestic partners and/or child(ren).

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 hours 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.

State Plan - The self-funded State of Montana Benefit Plan.

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: 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.

Language Assistance and Non-Discrimination Statement

Language Assistance – General Taglines

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

لوجيسا فنداهگم 1-855-999-1062 (رقم) 1-855-999-855-1063 فېبر سنڤا. بحالبا لدار فار تتيغرتا عند سهال تامددين مغللا كودا تامدديكت اذ بحالوله

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-999-1062 (TTY : 1-855-999-1063)

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).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-999-1062 (TTY: 1-855-999-1063).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-999-1062 (ATS: 1-855-999-1063).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-999-1062 (TTY: 1-855-999-1063).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-999-1062 (TTY: 1-855-999-1063).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-999-1062 (TTY: 1-855-999-1063) まで、お電話にてご連絡ください。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-999-1062 (TTY: 1-855-999-1063) 번으로 전화해 주십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-999-1062 (TTY: 1-855-999-1063).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-999-1062 (TTY: 1-855-999-1063).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-999-1062 (русский: 1-855-999-1063).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-999-1062 (TTY: 1-855-999-1063).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-999-1062 (TTY: 1-855-999-1063).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-999-1062 (TTY: 1-855-999-1063).

State of Montana Non-Discrimination Statement

State of Montana complies with applicable Federal civil rights laws, state and local laws, rules, policies and executive orders and does not discriminate 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.

Non-Discrimination Statement Continued

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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)

Contact Information



HEALTH CARE & BENEFITS DIVISION

ELIGIBILITY AND GENERAL QUESTIONS
(800) 287-8266, (406) 444-7462; TTY (406) 444-1421
Fax (406) 444-0080
benefitsquestions@mt.gov
www.benefits.mt.gov
100 N Park Ave., Suite 320 PO Box 200130
Helena, MT 59620-0130



ALL MONTANA HEALTH CENTERS
(855) 200-6822
help.montana@carehere.com
General Info: www.healthcenter.mt.gov
Appointments: www.carehere.com
Registration Code: MANA9



CLAIMS, BENEFITS, PARTICIPATING PROVIDERS, ETC.
(855) 999-1057
www.askallegiance.com/som
PO Box 3018 Missoula, MT 59806



PRESCRIPTIONS AND CUSTOMER SERVICE
Phone: (866)333-2757 Web: www.navitus.com

Mail Order Prescription Drugs:

Costco (800) 607-6861
Ridgeway Pharmacy (800) 630-3214
MiRx (866) 894-1496

Specialty Meds:

Lumicera Health Services (855) 847-3553



DENTAL BENEFITS, CLAIMS, & CUSTOMER SERVICE
Phone: (866) 496-2370
Web: www.deltadentalins.com/stateofmontana



VISION SERVICE PROVIDERS AND HARDWARE COVERAGE
Phone: (877) 478-7557
Web: www.askallegiance.com/som "Vision" under "Benefits" Tab



FLEXIBLE SPENDING
Phone: (800) 659-3035 Fax: (877) 879-9038
Email: asi@asiflex.com
Web: www.asiflex.com



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LIFE & LONG TERM DISABILITY INSURANCE
For questions about benefits, claims, status of application:
(800) 759-8702
www.standard.com
For all other questions call HCBD: (800) 287-8266



EMPLOYEE ASSISTANCE PROGRAM
Phone: (406) 444-1345
Email: eap@mt.gov
Web: www.hr.mt.gov/employeeassistanceprogram