

STATE OF MONTANA
DEPARTMENT OF ADMINISTRATION



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Frequently Asked Questions (FAQs) Health Screening Participation Contribution Discount

Before calling our office, please carefully review the following FAQs to see if they answer your question. Thank you for your consideration.

Q: How can I verify that I'm receiving the discount?

A: Our system will keep track of members who attended a health screening. Please be sure to keep your documentation from your health screening and tell your eligible dependents who may attend to do the same. This will be required if a discrepancy occurs and our records do not show that you and/or your eligible dependent attended a health screening.



For active employees: To check if you are getting the discount, go to the MINE Page and log in: <http://mine.mt.gov/home/default.aspx> - go to Employee Self Service > Benefits > Benefits Summary. Make sure the date at the top of the page is in the appropriate plan year (if you had the health screening in 2011, then look in 2012). The Discount is located toward the bottom before the Retirement. It is quoted as the "Monthly" discount amount. This will also serve as your confirmation statement.

For retirees: The discount is given as a reduction in your medical contribution owed. You can verify receipt of the discount by reviewing the amount you pay each month. The amount listed will be your monthly medical contribution **minus** your monthly discount amount. You can determine the medical contribution amount by referring to the [2011 annual change booklet](#), page 10. It will also be listed on your confirmation statement in November.

Please also double-check your first paycheck (or contribution payment for retirees) for the first full pay period of the year (usually the second paycheck in January) to ensure that the discount was taken properly. Contact our office immediately if it is not.

Q: What is the discount and how can I get it?

A: Policy holders on the State of Montana health care plan will receive a \$5 per month health care contribution discount for themselves when they attend a health screening in 2009, 2010, 2011, or 2012. The discount will be applied to contributions in each month following the year of attendance (2010, 2011, 2012, or 2013). For example, if you attended a screening in 2011, then your discount would begin in January of 2012, with a \$5 discount given for each month of 2012. If a member and a dependent or spouse on the State of Montana medical plan the age of 18 or over attends the health screening, then the policy holder will receive a \$10 discount off their monthly contributions. The discount will not exceed \$10 per month per member. No further action or application is necessary.

Q: How do I know if my dependent is eligible?

A: A \$5 discount will also be given for attendance of eligible dependents. An "eligible" dependent is a dependent or spouse who is covered on the State of Montana medical benefit plan, is 18 or over, and who attends a health screening during 2009, 2010, 2011, or 2012. These are referred to as "eligible" dependents throughout the rest of this document.

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Q: I am single with no dependents, and I usually have “extra” State Share to put in my flexible spending account. How will this affect me?

A: For someone who usually has leftover State Share, the discount will give \$5 extra to be spent on optional benefits or be put in flexible spending. For those who don't have leftover State Share, the \$5 will decrease their out-of-pocket costs.

Q: When will I receive my discount?

A: The discount off the monthly contributions will begin with the first full pay period in January. The discount will be given for each month for one (1) benefit year FOLLOWING the year that you attended a screening. So if you attended a screening in 2011, then you will receive the discount off each month's contribution in 2012.

Q: When does my discount expire?

A: The discount will be applied to all monthly contributions for the benefit year (January through December), and will expire the last day in December.

Q: How do I get signed up for a health screening?

A: Visit www.benefits.mt.gov/wellness.mcp.x. To register for an appointment, click on “Register for Health Screenings.” To view the schedule, click on “Health Screening Schedule.”

Q: I'm a retiree. How does this discount apply to me?

A: This discount works the same for retirees as it does for active employees. Since retirees are not eligible for State Share and pay the full contribution, they will see a reduction in the amount they pay each month.

Q: I'm Joint Core. How does this discount apply to me?

A: For joint core members, if the primary or partner member attends a health screening, they will receive \$5 off their own contribution per month. If both the primary and the partner member attend, they will both receive \$5 off their contributions per month. If one of the members and one eligible dependent attend a health screening, then that member will receive \$10 off their contribution per month. If both the primary and partner members and two of their eligible dependents attend, then both the primary and partner members will receive \$10 off their contributions per month.

Q: I made an appointment and had my yearly check-up and labs done with my doctor. Does this count towards the health screening?

A: No, you must attend one of the health screenings scheduled by the State of Montana to be eligible for the discount. There are several reasons for this. The first is that there is currently no way for us to keep track of individual members getting screenings at many different locations from many different providers at many different times. The logistics involved in just administering this benefit through one provider is challenging, with 32,000 employees, spouses, retirees, and their dependents on our plan.

Second, the cost for the same services received at your doctor's office is more expensive for you, and more expensive for the plan, which impacts all of our bottom lines. We recommend that all members take the results of their health screenings to regular doctor's appointments, so that labs do not need to be repeated, thus avoiding incurring additional expenses to themselves and their plan that are translated to contribution cost for all of us.

Third, the health screenings provide a valuable way for members to manage their own health, by putting the same health information in their hands year after year, which provides an excellent way to establish baselines and follow trends in their personal health and build positive relationships with their health care provider.

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Q: What happens if I terminate employment or retire from the State of Montana?

A: Once a member with coverage on the State of Montana health care plan terminates their benefits (for whatever reason), the discount ends. There is no cash incentive for any remaining months in the benefit year. If a person retires but continues their coverage under the State of Montana benefit plan, the discount will work the same.

Q: I had an eligible dependent who attended a health screening in 2011, but they are no longer covered under my plan on 2012. Will I still receive a \$10 discount?

A: Yes, the discount is applied assuming that all factors in place in 2011 are still in place in 2012. If you and an eligible dependent attended a health screening in 2011, a \$10 discount will be taken from all 2012 contributions.

Q: NEW! Is my discount transferable to another policyholder?

A: Yes, BUT not in all cases and a written request must be submitted to Health Care and Benefits detailing the reason why the discount should be transferred. Transfer requests CANNOT be made prior to the year the discount comes into effect. For example, if a health screening was attended in 2011, a discount transfer request cannot be made until 2012. If a transfer request is approved the discount will begin on the approval date. Transfers are NOT retroactive to any contributions that have already been applied.

Transfers between State of Montana members will only be allowed in cases where it can be clearly shown that health screenings were attended in 2010 or 2011, and that the attendees were continuously covered (without a break in coverage) on a family member's State of Montana plan. A "family member" is considered to be a member, dependent, spouse or domestic partner relationship that existed when the screening was attended.

If you would like to request a discount transfer please contact Health Care and Benefits for the discount transfer form at (406) 444-7462; toll free at (800) 287-8266; or e-mail benefitsquestions@mt.gov.

Q: What happens if I terminate and take my COBRA benefit? Will the discount apply to COBRA contributions?

A: The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. This discount applies the same as long as COBRA members are participants in the State of Montana benefit plan.

Q: I terminated my position with the State, but now I have returned in another position. Will I still get my discount?

A: Yes, the discount will still apply if an employee terminates and then re-enrolls in the benefit plan. Employees should be sure to work with their personnel office to make sure that the discount is still active on their account.

Q: Do I have to pre-register for a health screening in order to receive the discount?

A: It is STRONGLY encouraged to make an appointment early in the year to ensure that you are able to secure a screening time. Simply visit www.benefits.mt.gov/wellness.mcpx for registration instructions. If you do not have Internet access, please call It Starts With Me at (866) 932-6467. **The screening team will do it's best to be sure everyone is seen, but there are no guarantees because the pre-registered folks get priority.**

Q: Can I receive my discount in cash?

A: No, the discount will be taken from contributions only and is not available in cash.

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Q: Why do a discount?

A: The Health Care and Benefits Division is dedicated to administer competitive and comprehensive benefits that provide financial protection for state employees, retirees and their families in a cost-effective manner. Not only does a discount of this nature provide cost-effective benefit options, but it also encourages State of Montana employees to take an active interest in maintaining and improving their health.

Q: This doesn't answer my question. Who should I contact?

A: For any other questions, please call Health Care and Benefits at (406) 444-7462; toll free at (800) 287-8266; or e-mail benefitsquestions@mt.gov.

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