

2024 Retiree Open Enrollment Booklet

State of Montana Benefit Plan

October 18 - November 4, 2023



Complete Open Enrollment at benefits.mt.gov.

Open Enrollment is your annual opportunity to review benefit elections and change plans or covered dependents.

Action Required: Self-Report Nicotine Use to Avoid Tobacco Surcharge



benefitsquestions@mt.gov
(800) 287-8266 | TTY (406) 444-1421

Scan for more
information



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ACTION REQUIRED

- Must Elect or Re-Elect Vision Hardware Plan
- Must Report Nicotine Use

Visit benefits.mt.gov/open-enrollment for On-Demand Open Enrollment Presentations, Step-By-Step Instructions for How to Enroll, and additional Open Enrollment resources.

If you do not complete your Open Enrollment election, you will automatically be charged the Tobacco Surcharge for 2024.

Open Enrollment Overview

Open Enrollment is your opportunity to make changes to your State Plan coverage for 2024. During the Open Enrollment Period, you can add/remove a spouse or domestic partner and/or add/remove a dependent child(ren) under age 26.

If you add a dependent(s) during Open Enrollment, you are required to submit dependent verification documentation to HCBF in order for the dependent(s) to be enrolled on State Plan benefits effective January 1, 2024. See page 11 for details.

CONTRIBUTIONS AND BENEFIT CHANGES

Due to increasing medical trends and increased costs, medical plan rates will be increasing by 4%. Dental and vision rates will remain the same. There are no changes to member deductibles, coinsurance, office visit/urgent care co-payments or the Maximum Out-of-Pocket.

During Montana's 68th Legislature, House Bill (HB) 263, HB 612 and Senate Bill (SB) 516 were passed and put into law effective 01/01/2024.

- HB263 requires the State Plan to provide expanded refill coverage for prescription eyedrops under certain circumstances.
- HB 612 requires the State Plan to provide expanded coverage for self-management training and education for treatment of diabetes.
- SB 516 requires the State Plan to provide coverage related to fertility preservation services for people diagnosed with cancer.

More information regarding these benefit changes will be included in the 2024 Wrap Plan Document.

STATE PLAN BENEFITS

Retirees who enroll in the State Plan must enroll in Medical Benefits.

Medical Benefits

- Medical coverage
- Prescription Drug coverage
- Basic Vision coverage (\$10 copay for an eye exam per member at an in-network VSP Vision Care provider)
- Non-Medicare Retiree Only: Basic Life Insurance (\$14,000 of coverage)

Optional Benefits

- Medical coverage for spouse/domestic partner or child(ren)
- Dental coverage
- Vision Hardware coverage

SURVIVOR BENEFITS

Surviving spouses/domestic partners and dependent child(ren) of retirees that pass away may remain covered by the State Plan if they elect to enroll in survivor coverage.

State Plan Overview

The State of Montana Benefit Plan (State Plan) is self-funded. This is different than traditional insurance.

TRADITIONAL INSURANCE

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

SELF-FUNDED STATE PLAN

State Plan coverage is funded by the State of Montana via the employer contribution and by employees via their 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
- Carries the liability for all 30,000 members

THIRD PARTY ADMINISTRATORS (TPA) AND VENDORS

With 30,000 members state-wide, the State Plan partners with outside companies to help it process claims and administer benefits, as well as relies on their expertise and cost saving contracts.

Current TPAs:

- BlueCross BlueShield Montana (BCBSMT) - Medical Benefits
- VSP Vision Care - Vision Benefits
- Delta Dental - Dental Benefits
- Navitus Health Solutions - Prescription Drug Benefits

Other Vendors:

- Premise Health operates the Montana Health Centers
- BCBSMT provides fully insured life insurance for non-Medicare retirees
- ComPsych administers the Employee Assistance Program (available to all members)

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 to understanding your benefits
- Reading information sent by the Health Care & Benefits Division (HCBD)
- Taking good care of your health by engaging in the Wellness Programs
- Visiting benefits.mt.gov on a regular basis

Vendor Contact Information



**HEALTH CARE &
BENEFITS DIVISION**

Open Enrollment, Eligibility & General Questions

Phone: (800) 287-8266, (406) 444-7462

TTY (406) 444-1421 | Fax (406) 444-0080

benefitsquestions@mt.gov

benefits.mt.gov



Montana Health Centers

Locations: Anaconda, Butte, Billings Helena, & Missoula

Phone: (855) 200-6822

General Information: healthcenter.mt.gov

Appointments: mypremisehealth.com or (855) 200-6822



**BlueCross BlueShield
of Montana**

Medical Claims, Benefits, In-Network Providers, etc.

Phone: (888) 901-4989

bcbsmt.com



Prescriptions & Customer Service

Phone: (866) 333-2757 | navitus.com

Mail Order Prescription Drugs

Costco: (800) 607-6861, pharmacy.costco.com

MiRx: (866) 894-1496, mirxpharmacy.com

Ridgeway: (800) 630-3214, ridgewayrx.com

Specialty Medication

Lumicera Health Services: (855) 847-3553; TTY 711



Dental Benefits, Claims, & Customer Service

Phone: (866) 496-2370

deltadentalins.com/stateofmontana



Vision Service Providers & Hardware Coverage

Phone: (800) 877-7195

vsp.com



**BlueCross BlueShield
of Montana**

Life & Accident Insurance

Phone: (866) 736-4090

ancillary.bcbsmt.com

For claims related questions, contact HCBD.



GuidanceResources® Worldwide

Employee Assistance Program - *available to all members*

Phone: (844) 216-8709 | TTY (800) 697-0353

guidanceresources.com | App: GuidanceResources Now

Web ID: BCBSMTEAP



PUBLIC
CONSULTING GROUP

Assistance with SSDI & Early Medicare Coverage

Phone: (800) 805-8329

disability@pcgus.com



Medicare Education & Enrollment Assistance

Phone: (877) 888-0165

alliantmedicareolutions.com

Medicare Eligibility and Enrollment

It is important Retirees and their spouse/domestic partner and/or dependents covered by the State Plan 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 7) will automatically be reduced to the Medicare Retiree Rate the first of the month following the date you or your spouse/domestic partner become Medicare eligible.

MEDICARE PART D COVERAGE

As a State Plan Retiree, you and your spouse/domestic partner and/or dependent's Medicare Part D prescription drug coverage is provided by the State Plan. When 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 insurance) will be terminated. Contact Navitus Medicare Rx for more information at (866) 270-3877 or medicarerx.navitus.com.

GET HELP UNDERSTANDING MEDICARE BENEFITS AND SUPPLEMENTS

Alliant Medicare Solutions provides a free resource to help you learn more about Medicare plans, including supplements, cost, eligibility, and more. Experienced representatives can answer all your questions, such as when you are eligible, when to enroll, plan cost, what's covered, etc. Call (877) 888-0165 or visit alliantmedicareolutions.com to learn more.

Note: This service provides general Medicare information and does not provide State Plan specific information.

NOT YET MEDICARE ELIGIBLE BUT UNABLE TO WORK

Public Consulting Group (PCG) assists State Plan members with applying for Social Security Disability Insurance (SSDI) and early Medicare coverage. This service applies to retirees, their spouses, and dependents, who are experiencing health conditions that would prevent them from working full-time. These services are paid for by the State, with *no cost to you*. If you, or your dependents, are interested in learning more about these services, call PCG at (800) 805-8329 or email disability@pcgus.com.

Monthly Benefit Costs

NON-MEDICARE RETIREE MEDICAL PLAN RATES

Plans	Monthly Rate	Potential Live Life Well Incentive
Non-Medicare Retiree Only	\$1,385	up to \$30 off
Non-Medicare Retiree & Non-Medicare Spouse	\$2,210	up to \$60 off
Non-Medicare Retiree & Medicare Spouse	\$1,615	up to \$60 off
Non-Medicare Retiree & Child(ren)	\$1,787	up to \$30 off
Non-Medicare Retiree, Non-Medicare Spouse, & Child(ren)	\$2,456	up to \$60 off
Non-Medicare Retiree, Medicare Spouse, & Child(ren)	\$2,053	up to \$60 off

Medical includes: Medical, Prescription, Basic Vision (\$10 copay for an eye exam/member at an in-network VSP Vision Care provider)

MEDICARE RETIREE MEDICAL PLAN RATES

Plans	Monthly Rate	Potential Live Life Well Incentive
Medicare Retiree Only	\$504	up to \$30 off
Medicare Retiree & Non-Medicare Spouse	\$1,362	up to \$60 off
Medicare Retiree & Medicare Spouse	\$898	up to \$60 off
Medicare Retiree & Child(ren)	\$842	up to \$30 off
Medicare Retiree, Non-Medicare Spouse, & Child(ren)	\$1,573	up to \$60 off
Medicare Retiree, Medicare Spouse, & Child(ren)	\$1,052	up to \$60 off

Medical includes: Medical, Prescription, and Basic Vision (\$10 copay for an eye exam/member at an in-network VSP Vision Care provider)

RETIREE DENTAL & VISION HARDWARE PLAN RATES

	Dental	Vision Hardware
Retiree Only	\$42.37	\$7.64
Retiree & Spouse	\$63.77	\$14.42
Retiree & Child(ren)	\$62.27	\$15.18
Retiree & Family	\$71.27	\$22.26

BASIC LIFE INSURANCE

Non-Medicare Retirees must also pay \$0.63 per month for Basic Life Insurance coverage.

How to Complete Open Enrollment

You will need to complete your Open Enrollment election to provide the State Plan with information about you and your covered spouse/domestic partner's nicotine use, see page 12 for details. If you do not complete your Open Enrollment election, you will automatically be charged the Tobacco Surcharge.

In addition, the Vision Hardware Plan must be elected/re-elected each year. If you fail to re-elect the Vision Hardware Plan, coverage will terminate effective January 1, 2024.

You will also be receiving a Retiree Open Enrollment Election Form in the mail as an alternative to completing your election(s) online. If completing the printed election form, it must be returned to HCBD by November 4, 2023. **Only complete one Open Enrollment Election, either on-line, via a mobile device, or by returning this form.**

1 ACCESS

To access the enrollment system, go to benefits.mt.gov.

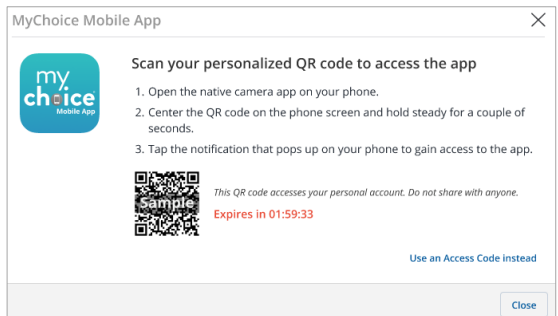
Click on the "Start Open Enrollment" button.



OR

You can also enroll using the MyChoice® Mobile App on your smartphone or tablet.

Download the app through the Google Play Store for Android or the Apple App Store for iOS. Once downloaded, log in to benefits.mt.gov to receive your access code.



How to Complete Open Enrollment

2 LOGIN

Login using the prompts provided.


First time users: Register your User Name and Password and answer a few security questions.

The case-sensitive company key is **stateofmontana**. Login using your new User Name and Password.

Forgot your User Name or Password? Click on the link to reset your login details.


Welcome

User Name *



case sensitive

Password *



case sensitive

Login >

[Forgot your user name or password?](#)


3 START ENROLLMENT

To begin Open Enrollment, click the “Start Here” button to review your personal information and add or edit any dependents you wish to enroll on State Plan coverage.

You will need to provide each dependent’s legal name, Social Security Number, and date of birth to add them to your coverage.*

*You will be required to provide documentation to prove your relationship to each dependent.

About You



Your Information


First Name:

Middle Initial:

Last Name:

Social Security Number:

Your Family



Do you have any dependents?

☐ Yes

☐ No


How to Complete Open Enrollment

4 COMPLETE

Choose to re-enroll in your current plans, or use the “Next” and “Back” buttons to review and elect options available to you.

Choose or decline coverage for each available option, and select which family members you want to cover.

Medical Election Summary

Review Your Election

Enrolled in Medical?

Yes

Edit

Covered Dependents

Members

Covered

Jane Doe

Effective Date: 04/01/2020

Yes

Plan Selected

Plan Selected

Medical Plan

Employee Cost

Your employer will be paying \$252.91 for this benefit.

\$252.91
Monthly

< Back

Looks Good >

5 REVIEW AND FINALIZE YOUR ELECTIONS

Make sure your personal information, elections, dependents, and beneficiaries are accurate, then approve your elections.

To finish, click “I Agree.” When your enrollment is complete, you will receive a confirmation number and can print your Benefit Summary for your records.

Confirmation

Thank You!

Transaction Complete

Print Benefit Summary

Your information has been submitted.

Select Home to return to your benefits home page or Log Out to end this session.

Thank You.

Confirmation Number

Thank you for enrolling in your new hire benefits. To view your benefit elections at anytime throughout the year you can access your **Benefits Summary** under your name in the upper right hand corner.

If you have any questions, please chat with your personal benefits assistant, Sofia via the **Live Chat** feature in the navigation bar at the top of your browser.

*Total employee cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.

The information submitted may be subject to further review and/or approval. The deduction amounts are based on rates and calculations stored in the benefit/insurance system at the time of elections. To verify actual elections and/or deduction amounts, please contact your benefits administrator.

Employer remains responsible for any and all loss or damages, and in no event shall Businessolver be liable for any amount, including, but not limited to, insurance premiums, stop-loss deductibles, reinsurance fees, health plan or other claims, cancellation or reinstatement fees, or penalties, for a failure to pay a carrier/vendor or for failure to provide appropriate billing information in a timely manner, unless such delay is caused by the negligent acts of Businessolver.

X I Disagree

Total Employee Cost: \$587.34
Monthly

✓ I Agree

Visit benefits.mt.gov anytime you want to learn more about your benefits or to change your coverage due to a qualifying life event.

Proof of Dependent Eligibility Documentation

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

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 at benefits.mt.gov/forms).

DOMESTIC PARTNER

- Declaration of Domestic Partner Relationship and Affidavit of Shared Residence forms (available at benefits.mt.gov/forms);
- 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 grandchild’s adoption order or pre-adoption papers, a court-ordered custody agreement or legal 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, guardianship order, or court-ordered parenting plan.

Tobacco Surcharge

The State Plan charges a Tobacco Surcharge for plan members who use nicotine. The surcharge adds \$30 per month to the contribution amount for members who use nicotine and/or \$30 per month if the member's covered spouse/domestic partner uses nicotine.

Please note: The Tobacco Surcharge is separate from the Live Life Well (LLW) Incentive nicotine attestation. Indicating you are not a nicotine user to earn the LLW incentive does not remove the Tobacco Surcharge, you must complete Open Enrollment to attest your Nicotine use for the Tobacco Surcharge.

DEFINITIONS

Nicotine

- Nicotine is an addictive stimulant proven to have negative health effects that is found in cigarettes, cigars, chewing tobacco, and most vaping products.

Nicotine Free

- You are nicotine free if you have never used nicotine, have quit using nicotine, use only FDA-approved Nicotine Replacement Therapy (NRT), or infrequently use nicotine (less than 4x per month).
- You are nicotine free if you are currently using nicotine but have completed an eligible alternative (nicotine cessation program or a nicotine counseling session with a medical provider) during the past 12 months.

Nicotine User

- You are a nicotine user if you are currently using nicotine and HAVE NOT completed an eligible alternative (nicotine cessation program or a nicotine counseling session with a medical provider) during the past 12 months.

To avoid the \$30 per month Tobacco Surcharge you need to annually self-attest your, and if applicable your covered spouse or domestic partner's, nicotine use.

Visit benefits.mt.gov/TobaccoSurcharge for more information.

Medical Plan

BlueCross BlueShield of Montana (BCBSMT) is the State Plan's Medical Plan third party administrator. BCBSMT processes medical claims for the State Plan. The State Plan decides rates, out-of-pocket costs, and coverages.

IN ADDITION TO MEDICAL BENEFITS, THE MEDICAL PLAN INCLUDES:

- One routine eye exam per plan member per plan year with a \$10 copay at an in-network VSP Vision Care provider
- Prescription drug coverage
- Use of all Montana Health Centers at no cost (see page 22)



**HEALTH CARE &
BENEFITS DIVISION**

(800) 287-8266

benefits.mt.gov

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



**BlueCross BlueShield
of Montana**

(888) 901-4989

bcbsmt.com

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

ELIGIBILITY

Employees, Legislators, Retirees, COBRA participants, and eligible spouse/domestic partners and child(ren). For detailed information on who's eligible for the State Plan, please refer to the Wrap Plan Document available at benefits.mt.gov/publications.

Medical Plan Cost Sharing

Providers and medical facilities are either in-network or out-of-network. Receiving services out-of-network results in a separate deductible and maximum out-of-pocket and you may be balanced billed.



BlueCross BlueShield
of Montana

BlueCross BlueShield of Montana

(888) 901-4989

bcbsmt.com

IN-NETWORK PROVIDER OR FACILITY

In-network providers and facilities have contracted with BlueCross BlueShield of Montana (BCBSMT).

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

COST SHARING FOR IN-NETWORK PROVIDER OR FACILITY

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

*Counts towards the Maximum Out-of-Pocket

FIND IN-NETWORK CARE

Follow the steps below for assistance finding an in-network provider and/or facility.

1. Go to bcbsmt.com
2. Click "Find Care" in the top bar and select "Find a Doctor or Hospital"
3. Click "Search as a Guest"
4. Choose "Blue Preferred PPO" as the plan/network type

OUT-OF-NETWORK PROVIDER OR FACILITY

If you use an out-of-network provider or facility, the cost sharing is shown below. It applies to all services unless stated otherwise in the Wrap Plan Document, which can be found at benefits.mt.gov/publications.

It is important to note that you may be balance billed by an out-of-network provider or facility. You are responsible for the balance bill and it does not count towards your Deductible or Maximum Out-of-Pocket.

COST SHARING FOR OUT-OF-NETWORK PROVIDER OR FACILITY

Deductible*	\$1,500 per member per Plan Year <i>(This is separate from the \$1,000 deductible on page 14.)</i>
Coinsurance* <i>(What the plan pays after you meet your deductible. Balance billing does not count towards Maximum Out-of-Pocket.)</i>	65% + balance billing
Maximum Out-of-Pocket	\$4,950/member + balance billing \$10,900/family + balance billing <i>(These are separate from annual Maximum Out-of-Pocket shown on page 14.)</i>

*Counts towards the Maximum Out-of-Pocket

OUT-OF-NETWORK PROVIDER BENEFIT EXCEPTION

When a covered service is rendered by an out-of-network provider, charges will be paid as if the service were rendered by an in-network provider under any of the following circumstances:

1. Charges for an emergency, as defined by the State Plan, limited to only emergency medical procedures necessary to treat and stabilize an eligible injury or illness and then only to the extent that the same are necessary for the member to be transported, at the earliest medically appropriate time to an in-network hospital, clinic, or other facility, or discharged.
2. Charges incurred as a result of and related to confinement in or use of an in-network hospital, clinic, or other facility only for out-of-network provider services and providers whom or which the member does not have any choice in or ability to select.
3. Charges for emergency use of an air ambulance.

For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at benefits.mt.gov/publications.

Prescription Drug Plan

Navitus Health Solutions is the State Plan's Prescription Drug Plan third party administrator. Navitus processes pharmacy claims for the State Plan. For information on how to access the formulary listing (shows what tier prescriptions fall under) and pharmacy network information visit benefits.mt.gov/prescription.

	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 <i>(may include some high cost non-preferred generics)</i>	\$50 Copay	\$100 Copay
Tier 3 - Non-preferred products <i>(may include some high cost non-preferred generics)</i>	50% Coinsurance**	50% Coinsurance**
Tier 4 - Specialty products	Preferred Specialty Pharmacy \$200 Copay for Brand Specialty Medications \$0 Copay for Generic Specialty Medications	Retail Network, Non-Preferred Specialty and Out-of-Network Pharmacy 50% Coinsurance**
Tier 4 - Specialty Products <i>(Medicare eligible retirees)</i>	Preferred Specialty Pharmacy \$50 Copay	Retail Network, Non-Preferred Specialty and Out-of-Network Pharmacy 50% Coinsurance**

*\$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.

**Does not apply to the Maximum Out-of-Pocket

PRESCRIPTION MAXIMUM OUT-OF-POCKET

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

Separate from Medical Maximum Out-of-Pocket (see Medical Plan Cost Sharing on pages 14 and 15). Based upon a Plan Year, which is January 1 through December 31.

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 Navitus network directory*)
- Costco: (800) 607-6861, [pharmacy.costco.com](https://www.pharmacy.costco.com) (*membership not required*)
- MiRx: (866) 894-1496, [mirxpharmacy.com](https://www.mirxpharmacy.com)
- Ridgeway: (800) 630-3214, [ridgewayrx.com](https://www.ridgewayrx.com)

SPECIALTY PHARMACY

Lumicera Health Services 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 Maximum Out-of-Pocket.



Lumicera Health Services

Phone: (855) 847-3553

TTY for hearing impaired users: 711



Navitus Health Solutions

Available 24 hours a day/7 days a week

Non-Medicare Retiree

Phone: (866) 333-2757 | [navitus.com](https://www.navitus.com)

Medicare Retiree

Phone: (866) 270-3877 | [medicarerx.navitus.com](https://www.medicarerx.navitus.com)

For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at benefits.mt.gov/publications.

Dental Plan

Delta Dental is the State Plan's Dental Plan third party administrator. Delta Dental processes dental claims for the State Plan.



Delta Dental

(866) 496-2370

deltadentalins.com/stateofmontana

*Claims/Billing, Cost Estimates, In-network Providers, and
Online Account Information*

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.

PPO and Premier Dentists agree to accept the the Delta Dental Allowance. You will only be responsible for your deductible and coinsurance amounts up to the maximum payable amount when using a PPO and Premier Dentist. An Out-of Network Dentist can bill you your deductible and coinsurance amounts, plus any amount over the Delta Dental allowance.

Keep in mind you are responsible for any amount over the \$1800 maximum payable amount regardless of provider network status.

Dental Plan Cost Sharing

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

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 Wrap Plan Document at benefits.mt.gov/publications or call Delta Dental (866) 496-2370.

ELIGIBILITY

Employees, Legislators, Retirees, COBRA participants, and eligible spouse/domestic partners and child(ren). For detailed information on who's eligible for the State Plan, please refer to the Wrap Plan Document available at benefits.mt.gov/publications.

Vision Plans

VSP Vision Care is the State Plan's Vision Plan third party administrator. The State Plan has two vision plans, a Basic Vision Plan and a Vision Hardware.



VSP Vision Care
(800) 877-7195

vsp.com

Check to make sure both your eye doctor and the store where you purchase your hardware are in-network.

BASIC VISION PLAN

All members covered on the medical plan are entitled to one routine vision and eye health evaluation each year for a \$10 copay at an in-network VSP Vision Care provider at no additional cost.

If you use a VSP provider, discounts are available for certain services and hardware. See benefits.mt.gov/vision for details.

Coverage	In-Network	Out-Of-Network
Exam Copay	\$10	N/A
Exam Allowance (once per Frequency Period*)	100% after Copay	Up to \$45
Discounts	Yes	No

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

ELIGIBILITY

Employees, Legislators, Retirees, COBRA participants, and eligible spouse/domestic partners and child(ren). For detailed information on who's eligible for the State Plan, please refer to the Wrap Plan Document available at benefits.mt.gov/publications.

Vision Hardware Plan

VISION HARDWARE PLAN

You may enroll for vision hardware coverage each year for an extra cost which provides for one routine vision and eye health evaluation, as well as the hardware coverage.

- 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.

Coverage	In-Network	Out-Of-Network
Exam Copay	\$10	N/A
Exam Allowance (once per Frequency Period*)	100% after Copay	Up to \$45
Materials Copay	\$20	N/A
Basic Prescription Lenses Allowance (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 Allowance (prescription contact lenses in lieu of glasses)	\$150 Allowance	Up to \$95
Frame Retail Allowance (every other calendar year)		
VSP Doctor	\$150 Allowance then 20% off balance	Up to \$52
Costco, Walmart, or Sam's Club Optical	\$80 allowance	

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

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

Montana Health Centers

Premise Health manages the Montana Health Centers. 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.



Premise Health

General Information: healthcenter.mt.gov

Appointments: mypremisehealth.com or (855) 200-6822

Clinics in Anaconda, Billings, Butte, Helena, & Missoula

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

The Montana Health Centers offer acute care, chronic disease management, and wellness, as part of a robust integrated primary and behavioral health care offering.

Primary care services including treatment for colds, flu, COVID-19, 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 mypremisehealth.com or call (855) 200-6822.

PRIMARY CARE & WELLNESS COACHING

The Montana Health Center provides integrated primary, behavioral health, preventive care, and wellness coaching including:

- Same day service for acute conditions
- Virtual behavioral health
- Comprehensive wellness physicals and health screenings
- Behavioral care such as stress management and tobacco cessation
- Sports physicals, personal training, weight management
- Personalized coaching, individual goal setting
- Nutrition guidance, diabetes, blood pressure and/or cholesterol management
- And more

A team of healthcare professionals including physicians, physician assistants, nurse practitioners, nurses, dietitians, and fitness experts are here to help. Visit healthcenter.mt.gov for more information.

VIRTUAL TELEHEALTH

The State of Montana provides a no cost telemedicine benefit to all eligible members called Virtual Primary Care. This service is provided through the State Plan's contract with Premise Health.

Get quick access to board certified physicians that can diagnose illness, recommend treatment, and prescribe medications over the phone or through video chat.

Quality medical care is available 24 hours a day, 7 days a week, and 365 days per year. It usually takes less than 15 minutes to connect with a provider. Visit healthcenter.mt.gov/virtual-telehealth for appointment scheduling instructions.



ONE HEALTH CLINICS

State Plan members have access to comprehensive health care at One Health clinics in Ashland, Chinook, Glendive, Hardin, Harlem, Lewistown, & Miles City.

All One Health clinics offer primary care and behavioral health services for State Plan members with no out-of-pocket cost. More information at benefits.mt.gov/One-Health.

For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at benefits.mt.gov/publications.

Wellness Programs

The Wellness Program's mission is to promote healthy lifestyle choices and improve the health, well being and quality of life of our employees, legislators, retirees and their families.

WELLNESS PROGRAM BENEFITS

Members may choose to participate in as many wellness programs as they like. Most programs have no additional out-of-pocket cost.

Examples of program offerings:

- Wellbeing Management Programs with BCBSMT
- Weight Management
- Disease Prevention Programs
- Prenatal/Maternity Benefits and Programs
- Wellness Coaching
- Preventive Benefits (health screenings, vaccinations, etc.)
- Nicotine Cessation Programs
- Chronic Disease Support (arthritis, diabetes, asthma, etc.)
- Monthly Wellness Classes and Workshops
- Blood Pressure Management

Visit benefits.mt.gov/livelifewell for details.

HEALTHY WEIGHT INCENTIVE

Earn a \$200 incentive by successfully completing and reporting program requirements.

Incentive Requirements:

1. Participation in one eligible program for a duration of four months or more. Eligible programs:
 - Weight Watchers
 - Healthy For Life Self-Study Program
 - Diabetes Prevention Program
2. Losing 10% of starting weight or achieving a normal BMI
3. Participating in regular physical activity (flexible based on personal needs)

The Healthy Weight Incentive is available to members of the State Plan and their covered spouse/domestic partner. One incentive can be earned per member per plan year.

Visit benefits.mt.gov/healthy-weight-incentive for more information.

Wellness Incentive

One of the Wellness Program's offerings is an opportunity to earn \$30 off the monthly benefit contribution by completing three activities which show a State Plan member is engaged with maintaining a healthy lifestyle. This incentive is available to plan members and their enrolled spouse or domestic partner.



Live Life Well Incentive

benefits.mt.gov/incentive

Earn \$30 per month off your benefit contribution

LIVE LIFE WELL INCENTIVE

The Live Life Well Incentive is an opportunity to earn \$30 off the monthly benefit contribution by completing three activities which show a State Plan member is engaged with maintaining a healthy lifestyle. This incentive is available to both plan members and their enrolled spouse or domestic partner.

To earn \$30 per month off your 2024 monthly benefit contribution, you must complete the following activities by October 31, 2023.

1. Complete a State-sponsored Health Screening at a Montana Health Center.
2. Self-report Nicotine Free status or completion of an alternative.
3. Self-report an Eligible Provider Visit, which is an annual checkup with a medical provider. Any kind of medical provider is acceptable, from a nurse practitioner to a specialist, depending on who is most appropriate for your health needs.

More information and instructions for how to self-report incentive activities are available at benefits.mt.gov/incentive.

Hinge Health

Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free all from the comfort of your home. Programs are available to State Plan members 18+ years at no cost.

- A personalized program: get unlimited exercises and stretches developed for you by physical therapists
- Dedicated 1-on-1 support: partner with a care team that includes a qualified health coach and physical therapist
- Connect via text, email, phone call, or video chat
- Convenient exercise sessions: do your exercise therapy anytime, anywhere, in 15 minutes or less
- A second opinion on surgery or treatment plan recommended to you



Hinge Health

(855) 902-2777

hingehealth.com/stateofmontana

SIGN UP TODAY FOR HELP WITH ANY OF THE FOLLOWING:

- Conquer pain or limited movement
- Recover from a past injury
- Reduce stiffness in achy joints

My Health Navigator

My Health Navigator (formerly Hometown MTm) is a State of Montana sponsored program **available to non-Medicare Retirees and their non-Medicare dependents at no additional charge**. My Health Navigator helps members identify the safest, most effective & least costly medications, control health issues, and navigate a complicated healthcare system.



My Health Navigator

(406) 780-8018

info@myhealthnavigator.net

myhealthnavigator.net

MY HEALTH NAVIGATOR CAN HELP YOU:

- Minimize Prescription Costs
- Get Answers About Your Health
- Control Healthcare Expenses
- Simplify Medication Management
- Improve Overall Health
- Manage Long-Term and Chronic Conditions
- \$0 copay diabetic test strips as part of the My Health Navigator Diabetes Program. More details at benefits.mt.gov/diabetes.
- Reduced copay on some asthma medications and \$0 copay peak flow meter and holding chamber as part of the My Health Navigator Asthma Program. More information at benefits.mt.gov/asthma.

Life Insurance

State Plan Life Insurance Plans are fully insured and administered by BlueCross BlueShield of Montana (BCBSMT).



**BlueCross BlueShield
of Montana**

BlueCross BlueShield of Montana

Phone: (866) 739-4090

For Claims Related Questions Contact HCBD

BASIC LIFE INSURANCE

Basic Life Insurance is part of the medical benefit for all active Employees, Legislators, and non-Medicare Retirees. It provides \$14,000 of term life coverage and is paid for via the employer contribution, no employee contribution required.

LIFE INSURANCE INFORMATION

Plans are term life, provide inexpensive protection, and do not earn cash value. As a non-Medicare retiree, Basic Life Insurance may be continued without portability or conversion until Medicare eligible. Basic life may be converted once a Retiree becomes Medicare eligible.

For complete details about all life insurance options refer to the BCBSMT Life Insurance Certificates at benefits.mt.gov/publications.

Employee Assistance Program

The Employee Assistance Program (EAP) helps you privately solve problems that may interfere with your work, family, and life in general. EAP services are free to you and your dependents. EAP services are confidential and provided by experts. **ComPsych provides EAP services to all State Plan members.**



ComPsych

24/7 Support, Resources, and Information

(844) 216-8709 | TTY: (800) 697-0353

[guidanceresources.com](https://www.guidanceresources.com) | App: GuidanceResources Now

Web ID: BCBSMTEAP

CONFIDENTIAL EMOTIONAL SUPPORT

Highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

WORK-LIFE SOLUTIONS

Specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

FINANCIAL RESOURCES

Financial experts can assist with a wide range of issues.

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

LEGAL GUIDANCE

Talk to attorneys for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, trusts and more. Get a free 30-minute consultation and a 25% reduction in fees.

ONLINE SUPPORT

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for articles, podcasts, videos, slideshows, on-demand trainings, and "Ask the Expert" for personal responses to your questions.

For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at benefits.mt.gov/publications.

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 an out-of-network provider.

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

Coinsurance - 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.

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.

In-Network Provider and/or Facility - In-network providers and/or facilities have contracted with our third party administrators.

Maximum Out-of-Pocket - The Maximum Out-of-Pocket is the most you will have to pay for covered services in a Plan Year.

Out-of-Network Providers and/or Facility - Out-of-network providers and facilities have chosen not to sign a contract with our third party administrators. If you use an out-of-network facility or provider, the State Plan will pay a fair rate for your care, but the out-of-network provider or facility 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.

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

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

Pre-Admission Certification Review - Call BlueCross BlueShield of Montana 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 - Call BlueCross BlueShield of Montana before you have a medical service to make sure it meets "medically necessary" criteria. This is not a guarantee of payment.

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.

Tobacco Surcharge - \$30 per month charge for being a Nicotine User.

Notes

HIPPA Notice

State of Montana Hipaa Notice Of Privacy Practices

The State of Montana HIPAA Notice is available at 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

Language Assistance – General Taglines

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

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 1-866-270-3877 (TTY: 711)。

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。1-866-270-3877 (TTY:711) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-270-3877 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-270-3877 (ATS: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-270-3877 (телетайп: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-270-3877 (TTY: 711)번으로 전화해 주십시오.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 7783-072-668-1 (رقم هاتف الصم والبكم: 117).

เรียน: หากคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร1-866-270-3877 (TTY: 711).

MERK: Hvis du snakker norsk, er gratis språkassistentsetjenester tilgjengelige for deg. Ring 1-866-270-3877 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-270-3877 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-866-270-3877 (телетайп: 711).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helfst mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-866-270-3877 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-270-3877 (TTY: 711).

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.

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 the State Diversity Coordinator is available to help you. You can file a grievance in person or by mail, or email:

State Diversity Program Coordinator
 Department of Administration, State Human Resources Division
 125 N. Roberts
 P.O. Box 200127
 Helena, MT 59620
 Phone: (406) 444-3871 or Email: SABHRSHR@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)



**HEALTH CARE &
BENEFITS DIVISION**

PO Box 200130, Helena, MT 59620
(800) 287-8266
TTY (406) 444-1421
benefitsquestions@mt.gov
benefits.mt.gov

VISIT OUR WEBSITE FOR MORE RESOURCES
BENEFITS.MT.GOV/OPEN-ENROLLMENT

- » On-Demand Open Enrollment Presentation
- » Step-By-Step Instructions for How to Enroll
- » Open Enrollment Resources

**Enroll Early for a
Chance to Win!**

scan for details

