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2027 Legislator State Plan Benefits Booklet



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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, by employees via their bi-weekly contribution, and by legislators and retirees via their monthly contributions. 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 28,000 plan members

Third-Party Administrators (TPAs) and Vendors

With 28,000 plan 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 of 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, accidental death and dismemberment insurance options
- GuidanceResources administers the Employee Assistance Program (EAP)

Bottom Line

Since the State Plan is funded by both your contributions and taxpayer dollars, it's important that we all work together to make informed healthcare choices. You can do your part by reading this book to understand your benefits, reviewing updates from HCBD, participating in wellness programs, and visiting doa.mt.gov/HCBD.

For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at doa.mt.gov/HCBD/Resources/Publications.

State Plan Enrollment

Benefit Overview

Legislators who enroll in the State Plan must enroll in Medical Benefits, which include:

- Medical coverage
- Prescription Drug coverage
- Basic Vision coverage
- Basic Life Insurance ($14,000 of term life coverage)

Optional Benefits

- Medical coverage for spouse or domestic partner or children
- Dental coverage
- Vision Hardware coverage
- Additional life insurance for you and/or your spouse or domestic partner and/or children
- Accidental Death & Dismemberment (AD&D) coverage

31-Day Initial Enrollment Period

Enroll within 31 days from the date you are appointed to take full advantage of all State Plan benefits available to you. Your coverage is effective on the date you are appointed.

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 for medical expenses, one family maximum out-of-pocket for prescription expenses, and your bi-weekly contribution is less. To elect Joint Core, contact HCBD.

Late Enrollment

If you waive coverage, or do not enroll within the 31-Day Initial Enrollment Period, you may be able to join the State Plan at a later date, but you will only be eligible for State Plan medical benefits for yourself. You will not be able to add a spouse or domestic partner or dependent children to the plan or elect optional benefits without a Special Enrollment Period. If you enroll after the 31-Day Initial Enrollment Period, the effective date of coverage will be the first of the month following receipt of your request for enrollment.

Proof of Dependent Eligibility

If you want to add a spouse or domestic partner or children to the State Plan, you must provide proof of eligibility before they are enrolled (details on page 27). Once verification is provided, dependent coverage is placed retroactively to the effective date, and any retroactive contributions will be withheld from your paycheck or if you are not in legislative session the contributions will be direct billed to you.

Employer Contribution

The State contributes $1,107 per month per benefits eligible employee or legislator to the State of Montana Benefit Plan (State Plan).

Paying for Coverage

The State of Montana employer contribution may not cover all your benefit costs. You start owing your benefit contribution the day your coverage begins.

Tax Information

Most of your benefit contribution will be deducted pretax out of your paycheck with the exception of the following:

- Life Insurance coverage for yourself and your dependents
- Non-tax dependent coverage (i.e. domestic partner and domestic partner children)

Benefit Identification Cards

You will receive medical, prescription drug, dental, and vision plan identification cards within two to 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 emails from HCBD for details about Open Enrollment.

Waiving Coverage

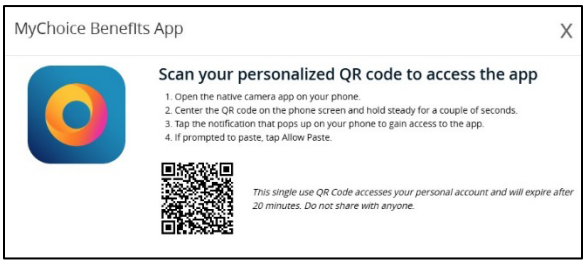
If you opt out or waive State Plan coverage you may be eligible to receive reimbursement, up to $1,107 per month, for premiums paid in conjunction with an Employer Group Health Plan or premiums paid for certain types of disability and life insurance. The State Plan is restricted by federal regulation from providing reimbursement for Medicare, Medicare Supplement, Medicare Advantage, individual coverage through an insurance carrier, or Health Insurance Marketplace premiums.

Additionally, reimbursement of any kind is not available if you enroll on the State Plan. To opt out or waive State Plan coverage and receive the Option 2 reimbursement, complete the Legislator Opt Out and Waiver Form found at doa.mt.gov/HCBD/resources/forms.

How to Enroll

1. Access & Login

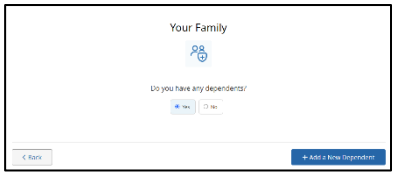
To access the benefit enrollment system, go to doa.mt.gov/HCBD. Navigate to the “Off State Network Benefit Enrollment System Access” button then log in using the prompts provided. First time users will need to register with a username and password then answer a few security questions. The case-sensitive company key is stateofmontana.



After you have created an account, you have the option to 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, login at doa.mt.gov/HCBD to receive your access code. The enrollment process is slightly different on the mobile app and may not perfectly align with the steps outline in the rest of this section.

2. Start Enrollment

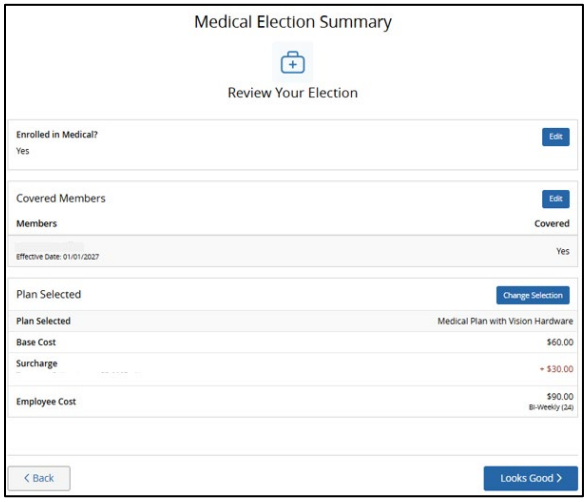
Click “Start Here” and follow the instructions to enroll in your benefits or waive coverage. You must make your elections by the deadline shown on the calendar. If you miss the deadline, you will not be able to add dependents to the plan or elect optional benefits without a Special Enrollment Period or until the annual Open Enrollment Period



You will need to provide each dependent’s legal name, social security number, and date of birth to add them to your coverage. You also will be required to provide documentation to prove your relationship to each dependent (more information on page 27).

3. Make Elections

Begin your benefit elections by indicating that you want to enroll in State Plan benefits. Follow the prompts to elect each of your coverage options.



Use the “Next” and “Back” buttons to navigate between your coverage options.

You may choose or decline coverage for each available option and select which family members you want to cover.

Note: You will make your vision election at the same time you make your medical election. If you elect Vision Hardware coverage, the cost will not be reflected in the total monthly contribution amount until you reach the Vision section in the enrollment system. Any dependents added to your medical coverage will also be added to your vision election.

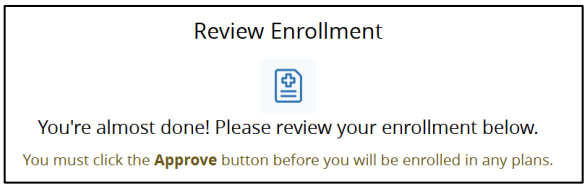
4.Review & Finalize Elections

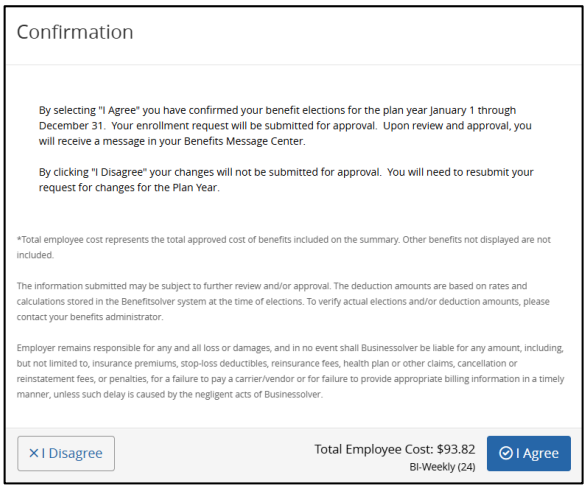
Make sure your personal information, elections, dependents, and beneficiaries are accurate, then approve your elections.

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

If you need to provide dependent verification documentation, you will receive instructions on how to upload the required documentation after you completed your enrollment by clicking “I agree.”

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





For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at doa.mt.gov/HCBD/Resources/Publications.

2027 Monthly Benefit Costs

Medical, Dental, and Vision Hardware Monthly Contributions

The employer contribution of $1,107 per month per benefits eligible legislator is made to the State Plan by the State of Montana. Below are your monthly contributions after the employer contribution is applied.

Plans	Medical	Dental	Vision Hardware	Potential LLW Incentive
Legislator Only	$120.00	+$0.00	+$7.64	Up to $60 off
Legislator & Spouse	$418.00	+$21.40	+$14.42	Up to $120 off
Legislator & Children	$234.00	+$19.90	+$15.18	Up to $60 off
Family	$497.00	+$28.90	+$22.26	Up to $120 off
Joint Core	$120.00 per employee/legislator (includes family dental)	+$0.00	+$22.26	Up to $60 off

*Medical includes medical, prescription drug, basic vision ($10 copay for an annual eye exam per member at an In-Network VSP Vision Care provider) and basic life insurance.

Life Insurance

Premiums withheld after tax. Age Rates on page 20.

Plans	Monthly Contributions
Legislator Supplemental Life	(every $1,000 of coverage) x (Age Rate)
AD&D Legislator Only	$0.020 per $1,000 of coverage
AD&D Legislator Plus Dependents	$0.030 per $1,000 of coverage
Dependent Life Option A	$0.44 per month
Dependent Life Option B	$0.88 per month
Spouse Supplemental Life	(every $1,000 of coverage) x (Age Rate)

Paying for Coverage

When legislators are in session their contributions will be taken out of their bi-weekly paycheck. Benefit contributions for medical, dental, and vision hardware will be deducted pre-tax. If you cover a domestic partner and/or domestic partner children, contributions for these individuals will be withheld post-tax. When legislators are not in session contributions will be electronically withheld monthly from their checking or savings account.

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 self-funded State Plan decides rates, out-of-pocket costs, and coverage.

The State Plan uses BCBSMT's large nationwide network of in-network providers. Using in-network providers is the best way to control how much you pay out-of-pocket for healthcare.

Medical Benefits

- Medical coverage from BCBSMT
- Prescription Drug coverage from Navitus Health Solutions
- Basic Vision coverage from VSP Vision Care (VSP)
- All plan members covered on the medical plan are entitled to one routine vision and eye health evaluation each Plan Year for a $10 copay at an In-Network VSP provider at no additional cost.
    - VSP, not BCBSMT, administers this benefit. Note that if the provider bills as a medical visit, the $10 copay does not apply and normal medical benefits take effect.
- Basic Life Insurance from BCBSMT ($14,000 of term life coverage)
- Use of all Montana Health Centers and its 24/7 virtual telehealth services at no cost for plan members over 2 years old, operated by Premise Health. (Not available for Medicare retirees.)
- Use of select One Health Clinics for no-cost comprehensive primary care services
- No-cost annual health screening provided by Montana Health Centers
- No cost access to BCBSMT’s 24/7 Nurse Line by calling (877) 213-2565. Registered nurses are on call to answer your health questions and give general health tips 24 hours a day, seven days a week.

Who to Contact with Questions

Contact BCBSMT for questions about claims or billing, in-network providers, online account information, what’s covered, recommended clinical reviews, case management, and appeals. BlueCross BlueShield of Montana, (888) 901-4989, TTY 711, or bcbsmt.com.

Contact HCBD for questions about eligibility (who’s covered), mid-year changes, open enrollment, benefit contributions, and the Live Life Well Incentive. Health Care & Benefits Division, (800) 287-8266, TTY (406) 444-1421, BenefitsQuestions@mt.gov, or doa.mt.doa/HCBD.

Medical Plan Cost Sharing

Providers and medical facilities are either in-network or out-of-network with BlueCross BlueShield of Montana (BCBSMT). Receiving services out-of-network results in a separate deductible and maximum out-of-pocket and you may be balanced billed.

In-Network Provider or Facility

In-network providers and facilities have contracted with 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

Benefit Type	Medical Plan Benefit
Montana Health Center	$0 Copay
Designated One Health Clinics	$0 Copay
Primary Care Office Visit*	$25 Copay
Specialist Office Visit*	$50 Copay
Urgent Care Office Visit*	$50 Copay
Deductible*	$2,000 per member per Plan Year
Coinsurance* (What the plan pays after you meet your deductible.)	75% after deductible met 100% after maximum out-of-pocket met
Maximum Out-of-Pocket	$6,500 per member, $13,000 per family

*Counts towards maximum out-of-pocket

Find In-Network Care

Using BCBSMT's Provider Finder allows you to check and compare costs before your appointment, find and compare doctors or facilities, understand benefits coverage, estimate cost, and learn more about providers.

Find an in-network provider, clinic, hospital, and/or facility by taking the following steps:

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. Enter the city or zip code for the location you would like to find your provider and/or facility
5. 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 (WPD).

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

Benefit Type	Medical Plan Benefit
Deductible*	$3,000 per member per Plan Year (This is separate from the $2,000 deductible shown on page 10.)
Coinsurance* (What the plan pays after you meet your deductible. Balance billing does not count towards maximum out-of-pocket.)	65% plus balance billing
Maximum out-of-pocket	$7,450 per member plus balance billing $15,900 per family plus balance billing (These are separate from annual maximum out-of-pocket shown on page 10.)

*Counts towards 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 was rendered by an in-network provider under any of the following circumstances:

- 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 plan member to be transported, at the earliest medically appropriate time to an in-network hospital, clinic, or other facility, or discharged.
- 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.
- Charges for emergency use of an air ambulance.

Prescription Drug Plan

Navitus Health Solutions (Navitus) is the pharmacy benefit manager and processes pharmacy claims for the State Plan. Prescription Drug coverage is included in your medical benefits. Questions regarding the Prescription Drug Plan should be directed to Navitus at (866) 333-2757, TTY 711, or navitus.com.

Find In-Network Pharmacies and Prescription Drug Formulary

For a full list of in-network pharmacies, formulary list (which prescriptions are covered and which tier a covered prescription falls under), and a cost comparison tool, go to navitus.com and create an account.

Prescription Drug Plan Benefits

Benefit Structure	**Retail In-Network Pharmacy** (34-day supply)	**Retail Out-of-Network Pharmacy** (10-day supply)	**In-Network Retail or Mail Order Pharmacy** (90-day supply)	**Applies to Prescription Maximum Out-Of-Pocket**
$0 Preventive products*	$0 copay	$0 copay	$0 copay	Yes
Tier 1 - Preferred generics and some lower cost brand products	$25 copay	$25 copay	$50 copay	Yes
Tier 2 - Preferred brand products and some high-cost non-preferred generics	$80 copay	$80 copay	$160 copay	Yes
Tier 3 - Non-preferred products (may include some high-cost non-preferred generics)	50% coinsurance	50% coinsurance	50% coinsurance	No
Tier 4 - Specialty drugs filled at a Preferred Specialty Pharmacy	$400 Copay for Brand Specialty Medications $0 copay for generic specialty medications	N/A	Limited to a 30-day supply	Yes
Tier 4 - Specialty drugs filled at non-preferred pharmacy	50% coinsurance	N/A	Limited to a 30-day supply	No

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

Prescription Maximum Out-of-Pocket

Separate from medical maximum out-of-pocket (see medical plan cost sharing on pages 10 and 11). Maximum out-of-pocket are be based upon a Plan Year, which is January 1 through December 31.

- $2,500 per individual, $5,000 per family

Save 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.

90-Day Supply Options

- Most in-network retail pharmacies (refer to Navitus network directory)
- Ridgeway: (800) 630-3214, ridgewayrx.com
- Costco: (800) 607-6861, pharmacy.costco.com (membership not required)

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, (855) 847-3553, TTY 711, or lumicera.com.

My Health Navigator

My Health Navigator is a State Plan sponsored program available to plan members at no additional cost (Medicare retirees are not eligible). My Health Navigator helps plan members identify the safest, most effective and least costly medications, control health issues, and navigate a complicated healthcare system.

My Health Navigator Can Help You:

- Minimize Prescription Costs
- Get Answers About Your Health
- Control Healthcare Expenses
- Simplify Medication Management
- Manage Long-Term and Chronic Conditions
- $0 copay diabetic test strips and savings on some Continuous Glucose Monitoring (CGM) sensors as part of the My Health Navigator Diabetes Program.
- 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 MyHealthNavigator.net, or by phone at (406) 780-8018, or TTY 711.

Dental Plan

Delta Dental is the State Plan's third-party administrator for dental benefits and processes dental claims for the State Plan. Dental coverage is an optional benefit. Questions regarding the Dental Plan should be directed to Delta Dental, (866) 496-2370, TTY 711, or DeltaDentalins.com/StateofMontana.

Dental Networks

To find an in-network dentist, go to DeltaDentalins.com/StateofMontana and create an account.

You can visit any licensed dentist and receive coverage under the State Plan, but you will usually get the most value from your State Plan benefit when you choose a PPO or Premier Dentist. PPO and Premier Dentists agree to accept 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 or Premier Dentist. A non-network dentist can bill you your deductible and coinsurance amounts, plus any amount over the Delta Dental allowance.

You are responsible for any amount over the $1,800 maximum payable amount regardless of provider network status.

Preferred Provider (PPO Dentist)

Have agreed to the lowest contracted fees. Your annual maximum dollars go further and you won't be balanced billed.

Premier Dentist

Have agreed to reduced contracted fees (not as low as PPO). Still provides dental insurance benefit, although you may end up paying more out-of-pocket. You won't be balance billed.

Non-Network Dentist

There's no contracted fee agreement, so your dentist can charge any amount. You still receive State Plan benefits, but using a non-network dentist can result in you reaching your annual maximum sooner and potentially being balanced billed, as well as having to pay up front for services.

Waiting Periods

There are no waiting periods for basic, major, or prosthodontics services. For details including what is covered under Basic and Major Benefits see the dental section of the Wrap Plan Document (WPD) or call Delta Dental.

Dental Plan Cost Sharing

Dental Plan Benefits

Services	Benefit Coverage
Diagnostic and Preventive Benefits Exams, Cleanings, X-Rays, Sealants	100%
Basic Benefits Fillings, Posterior Composites	80%
Endodontics (Root Canals) Covered Under Basic Services	80%
Periodontics (Gum Treatment) Covered Under Basic Services	80%
Oral Surgery Covered Under Basic Services	80%
Major Benefits Crowns, Inlays, Onlays, Cast Restorations	50%
Prosthodontics Bridges, Dentures, Implants	50%
Pregnancy*	100%

*One additional oral exam and one additional routine cleaning during pregnancy. Written confirmation of the pregnancy must be provided by the enrollee or their dentist when the claim is submitted.

Deductible

Deductibles are based upon a Plan Year, which is January 1 through December 31. Diagnostic and Preventive Benefits are not subject to the deductible.

- $50 per member
- $150 per family

Maximum Amount Plan Pays

- $1,800 per Plan Year, which is January 1 through December 31
- $1,500 lifetime for implant benefits

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 Plan. Questions regarding the Vision Plans should be directed to VSP Vision Care at (800) 877-7195, TTY (800) 428-4833, or Montana.VSPforMe.com.

Find an In-Network Provider

To find an in-network doctor near you, go to vsp.com and select “Find a Doctor”. You may search by location, office name, or provider name.

If an in-network provider is not available in your geographic area, or you are not able to schedule an appointment with an in-network provider within 30 days of calling, contact VSP Vision Care for assistance with accessing in-network benefits. Approval must be received from VSP Vision Care to access an out-of-network provider at in-network benefits before receiving services.

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

Eligibility

Basic Vision Plan: Included with State Plan medical benefits at no additional cost for employees, legislators, retirees, COBRA participants, and eligible dependents (spouse, domestic partner, and/or children) enrolled in State Plan medical coverage.

Vision Hardware Plan: Employees, legislators, retirees, COBRA participants, and eligible dependents (spouse, domestic partner, and/or children) enrolled in medical benefits are eligible to elect the optional Vision Hardware Plan. If you elect Vision Hardware coverage, it will apply to everyone covered under your medical plan. You must enroll each Plan Year during the annual Open Enrollment Period to continue coverage.

Basic Vision Plan

All plan members covered on the medical plan are entitled to one routine vision and eye health evaluation each Plan 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. Details at doa.mt.gov/HCBD/vision.

Basic Vision Plan Benefits

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

*Frequency Period based on the Plan Year, which is January 1 through December 31.

Vision Hardware Plan

Vision hardware coverage is available for an additional cost and must be elected each Plan Year during the Open Enrollment Period. Coverage includes one routine vision and eye health evaluation and vision hardware benefits. If elected, Vision Hardware coverage applies to all individuals covered under your medical plan.

Vision Hardware Plan Benefits

Coverage	In-Network	Out-Of-Network
Exam Copay	$10	$10
Exam Allowance (once per Frequency Period)	100% after copay	Up to $45
Materials Copay*	$20	$20
Basic Prescription Lenses Allowance Single Vision (one pair per Frequency Period)	100% after copay	Up to $45
Basic Prescription Lenses Allowance Lined Bifocal (one pair per Frequency Period)	100% after copay	Up to $55
Basic Prescription Lenses Allowance Lined Trifocal (one pair per Frequency Period)	100% after copay	Up to $65
Basic Prescription Lenses Allowance Lined Lenticular (one pair per Frequency Period)	100% after copay	Up to $80
Contact Lenses Allowance (prescription contact lenses in lieu of glasses)	$150 allowance, then 20% off balance	Up to $95
Frame Retail Allowance at VSP Vision Care Doctor (every other calendar year)	$150 allowance, then 20% off balance	Up to $52
Frame Retail Allowance at Costco, Walmart, or Sam's Club Optical (every other calendar year)	$80 allowance	Up to $52

*Materials are eyeglass lenses, frames, and/or contact lenses

Frequency period and maximums based on the Plan Year, which is January 1 through December 31.

Life Insurance

State Plan Life Insurance Plans are fully insured and administered by BlueCross BlueShield of Montana (BCBSMT). Questions regarding life insurance should be directed to BCBSMT at (866) 739-4090, TTY 711, or service.ancillary.bcbs.com.

Plans are term life, provide inexpensive protection, do not earn cash value, and premiums are paid after tax. Employees and legislators are eligible until separation from service. At separation, contact BCBSMT for portability or conversion options.

At retirement, Basic Life Insurance may be continued without portability or conversion until Medicare eligible if enrolling in the State Plan as a retiree. Basic Life Insurance may be converted once a retiree becomes Medicare eligible.

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 legislator contribution is required.

Beneficiary Designation

Your enrollment in State Plan Life Insurance and/or AD&D Insurance coverage requires you to designate a beneficiary. It is important you have designated beneficiaries in the event of your death. You can add, delete, or change your beneficiary information at any time. Details at doa.mt.gov/HCBD/Life-Accident.

During Open Enrollment You May

- Add, increase, decrease, or remove Legislator and/or Spouse Supplemental Life Insurance
- Add, increase, decrease, or remove Accidental Death & Dismemberment (AD&D) Insurance
- Remove Dependent Life Insurance

If you are adding or increasing life insurance coverage, you may be required to complete Evidence of Insurability (EOI).

Optional Life and AD&D Insurance Plans

All life insurance premiums are withheld after tax. For complete details about all life insurance options refer to the BCBSMT Life Insurance Certificates at doa.mt.gov/HCBD/Resources/Publications.

Legislator Supplemental Life Insurance I

Available during 31-Day Initial Enrollment Period without EOI* up to $25,000. Enrollment after 31 days requires EOI*. Coverage may be elected at any time with EOI*.

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

Legislator Supplemental Life Insurance II

Must be enrolled in Legislator Supplemental Life Insurance I to qualify for Legislator Supplemental Life Insurance II. Coverage of more than $10,000 requires EOI* and may be elected anytime.

- Coverage Amount: Minimum of any amount over your annual salary rounded to the next highest $5,000, maximum amount of $1 million combined total of Legislator Supplemental Life Insurance I and II.
- Monthly Cost: (Every $1,000 of coverage) x (Age Rate**)

Spouse Supplemental Life Insurance

Legislator must be enrolled in Legislator Supplemental Life I for their spouse to be eligible. Coverage of more than $10,000 requires EOI* and may be elected anytime.

- Coverage Amount: Coverage is for a minimum of $5,000. Additional amounts are available in $5,000 increments, up to the amount of Legislator Supplemental Life Insurance I and II, with a maximum election amount of $500,000.
- Monthly Cost: (Every $1,000 of coverage) x (Age Rate**). Spouse's rate is based on the legislator's age, not the spouse's age.

Legislator Only Accidental Death & Dismemberment (AD&D) Insurance

Available during 31-Day Initial Enrollment Period. If coverage is not elected during 31-Day Initial Enrollment Period, it may be elected at any time.

- Coverage Amount: Legislator Only available in $25,000 increments, maximum election amount of $1 million
- Monthly Cost: $0.02 per $1,000 of coverage

Legislator & Dependent Accidental Death & Dismemberment (AD&D) Insurance

Available during 31-Day Initial Enrollment Period. If coverage is not elected during the 31-day Initial Enrollment Period, it may be elected at any time.

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

Dependent Life Insurance

Only available during 31-Day Initial Enrollment Period and within the first 60 days of marriage or 91 days of having your first child. Option to select between Option A or Option B.

- Option A with a coverage amount of $2,000 for a spouse, $1,000 per dependent child, and $0.44 monthly cost.

OR

- Option B with a coverage amount of $4,000 for spouse or domestic partner, $2,000 per dependent child, and a $0.88 monthly cost.

*__Evidence of Insurability (EOI)__, also known as evidence of good health, is the process that determines if a person is healthy enough to be considered eligible for the amount of insurance coverage they are requesting. Instructions on how to submit EOI can be found at doa.mt.gov/HCBD.

**__Age Rates__ for Legislator and Spouse Supplemental Life insurance coverages are based on the legislator's age on the last day of the month coverage becomes effective. Once coverage is effective, rates change the first of the month following the legislators' attainment of age based on the rate schedule below.

- 0-29 -- $0.019
- 30-34 -- $0.033
- 35-39 -- $0.052
- 40-44 -- $0.065
- 45-49 -- $0.098
- 50-54 -- $0.151
- 55-59 -- $0.282
- 60-64 -- $0.433
- 65+ -- $0.644

Montana Health Centers

Premise Health operates 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 the self-funded State Plan. The Montana Health Centers are located in Anaconda, Billings, Butte, Helena, and Missoula. For more information on the Montana Health Centers, contact Premise Health at (855) 200-6822, TTY 711, doa.mt.gov/HCBD/Health-Center. Appointments can be made at MyPremiseHealth.com or via phone at (855) 200-6822 or TTY 711.

Who Can Use the Montana Health Centers

Employees, legislators, COBRA participants, and their covered spouse or domestic partner and/or dependent children age two or older, as well as non-Medicare eligible retirees and their covered non-Medicare eligible spouse or domestic partners and their non-Medicare eligible dependent children age two and older. 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 healthcare offering.

Primary care services include treatment for colds, flus, 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.

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, 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.

24/7 Virtual Telehealth

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

Common conditions that can be treated during the VPC appointment include cough, fever, sore throat, stomachache, headache, earache, cold, flu, COVID, allergies, nausea, vomiting, diarrhea, or general skin concerns.

Get access from anywhere in the U.S. to board certified physicians 24 hours a day, 7 days a week, and 365 days per year.

More information at doa.mt.gov/HCBD/Health-Center. Appointments can be made at MyPremiseHealth.com or via phone at (833) 930-4530 or TTY 711.

One Health Clinics

Plan members have access to comprehensive primary care at eligible One Health Clinic locations in Montana.

- Services at eligible One Health Clinics have no additional out-of-pocket costs.
- Access to many of the services available at One Health Clinics hinges on you having a primary care relationship with a One Health provider. Establish care with a One Health provider to be eligible for no co-pay and no out-of-pocket on prescriptions and labs.
- Only services provided at the One Health Clinics have no out-of-pocket cost. Services provided by another facility or provider will apply to regular State Plan benefits, even if a One Health Clinic provider refers you.

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

More information at doa.mt.gov/HCBD/Medical/One-Health.

Live Life Well Programs

The Live Life Well Program's mission is to promote healthy lifestyle choices and improve the health, well-being and quality of life for State Plan employees, legislators, COBRA participants, retirees and their dependents.

Wellness Program Benefits

Plan 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:

- Weight Management
- Disease Prevention Programs
- Prenatal and Maternity Benefits and Programs
    - Includes no-cost access to Ovia Health apps for pregnancy, parenting, and fertility support.
- Wellness Coaching
- Preventive Benefits (health screenings, health risk assessment, vaccinations, etc.)
- Nicotine Cessation Programs
- Chronic Disease Support (arthritis, diabetes, asthma, etc.)
- Care Management Programs
- Monthly Wellness Classes and Workshops

More information at doa.mt.gov/HCBD/Live-Life-Well.

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 include:
    a. Weight Watchers
    b. Healthy For Life Self-Study Program
    c. Diabetes Prevention Program
2. Losing 10% of starting weight or achieving a normal body max index (BMI).
3. Participating in regular physical activity (flexible based on personal needs).

The Healthy Weight Incentive is available to legislators of the State Plan and their covered spouse or domestic partner. One incentive can be earned per legislator and/or spouse or domestic partner per Plan Year. More information at doa.mt.gov/HCBD/Live-Life-Well.

Live Life Well Incentive

One of the Live Life Well Program's offerings is an opportunity to earn $60 off the monthly benefit contribution by completing four activities which show a legislator is engaged with maintaining a healthy lifestyle. Legislators and their enrolled spouses and/or domestic partners can each earn a separate $60 incentive, for a potential combined household savings of $120 per month.

Live Life Well Incentive

To earn $60 per month off your 2028 monthly benefit contribution, you must complete the following activities by October 31, 2027.

1. Complete a Health Assessment via the MediKeeper Wellness Platform.
2. Complete a State-sponsored Health Screening through a Montana Health Center or Montana Health Center off-site event.
3. Self-report Nicotine Free status or completion of an eligible alternative.
4. Complete and 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 doa.mt.gov/HCBD/Live-Life-Well/Incentive.

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. **GuidanceResources provides EAP services 24/7 to all employees, legislators, their dependents, and household members.** GuidanceResources can be reached at (844) 506-5374, TTY 711, or GuidanceResources.com, Web ID: MontanaEAP.

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, as well as relationship or marital conflicts.

Work-Life Solutions

Specialists provide qualified referrals and resources for just about anything on your to-do list, such as finding child or elder care, hiring movers or home repair contractors, or planning events, locating pet care, and more.

Financial Resources

Financial experts can assist with a wide range of issues, such as 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. Create an account at GuidanceResources.com for articles, podcasts, videos, slideshows, on-demand trainings, and Ask the Expert for personal responses to your questions.

Tobacco Surcharge

The State Plan charges a Tobacco Surcharge for legislators who use nicotine. The surcharge adds $60 per month to the contribution amount for legislators who use nicotine and/or $60 per month if the legislator's covered spouse or domestic partner uses nicotine.

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. Nicotine is found in a variety of products such as cigarettes, cigars, chewing tobacco, vaping or electronic products, oral products and more.

Nicotine Free

- You may self-report 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 may self-report 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 and may not self-report you are Nicotine Free 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 $60 per month Tobacco Surcharge you need to annually self-attest your, and if applicable, your covered spouse or domestic partner's, nicotine use. More information at doa.mt.gov/HCBD.

Dependent Eligibility Documentation

If you add a spouse or domestic partner and/or children to the State Plan, you will be required to provide the following:

Dependent Children

- A copy of the Dependent child's birth certificate, adoption order or pre-adoption papers, or
- A copy of a court-ordered parenting plan, custody agreement or guardianship order.

Domestic Partner

- Declaration of Domestic Partner Relationship and Affidavit of Shared Residence forms (available at doa.mt.gov/HCBD/Resources/Forms); and
- A copy of mutually granted powers of attorney or healthcare powers of attorney; or
- A copy of mutual designations of primary beneficiary in will, life insurance policies or retirement plans. Domestic partners are automatically defaulted to a non-qualified tax dependent status.

Grandchildren

- A copy of the grandchild's adoption order or pre-adoption papers; or
- A copy of a court-ordered custody agreement or legal guardianship.

Spouse

- A copy of the certified marriage certificate; or
- A copy of the front page of the most recent tax return showing the tax filing status as "married". Any financial information may be blacked out; or
- A copy of the recorded and notarized Affidavit of Common Law Marriage (available at doa.mt.gov/HCBD/Resources/Forms).

Stepchildren and Domestic Partner Children

- Required documentation listed above for spouse or domestic partner, if individual is not enrolled; and
- A copy of the stepchild's or domestic partner child's birth certificate, adoption order or pre-adoption papers; or
- A copy of a court-ordered parenting plan, custody agreement or guardianship order.

Notice of Privacy Practices

The State of Montana Notice of Privacy Practices is available at doa.mt.gov/HCBD. 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:(800) 287-8266 or TTY (406) 444-1421
- Email: BenefitsQuestions@mt.gov
- Address: Health Care & Benefits Division, PO Box 200130, Helena, MT 59620-0130

A copy of the Notice of Privacy Practices is available at 125 N. Roberts St., Helena, MT 59601. You may request a copy by calling HCBD 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 to comply with applicable law.

State of Montana Non-Discrimination Statement

State of Montana complies with applicable federal and state non-discrimination laws and does not discriminate on the basis of race, color, sex, pregnancy, childbirth or related medical conditions, political or religious affiliation or ideas, culture, creed, social origin or condition, genetic information, sexual orientation, national origin, ancestry, age, disability, military service, veteran status or marital status. State of Montana provides free aids and services to people with disabilities to communicate effectively, including 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, including qualified interpreters and information written in other languages. If you need these services, contact HCBD at (800) 287-8266. If you believe that State of Montana has failed to provide these services or has discriminated against you in another way, 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, fax, or email to: 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 Email: SABHRSHR@mt.gov.

Benefit Term Decoder

The following explanations are to help you understand the terms in this booklet and do not replace the definitions found in the Wrap Plan Document (WPD). The definitions in the WPD 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 plan 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.

- **Initial Enrollment Period** - A period of time when an employee, legislator, or retiree initially becomes eligible to enroll in State Plan benefits.

- **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.

- **Mid-Year Benefit Change** - Also known as a Special Enrollment Period. A period of time allowed by the State Plan, other than the eligible employee, legislator, or retiree's initial enrollment period or the annual Open Enrollment Period, during which an eligible employee, legislator, or retiree may request or terminate coverage under the State Plan as a result of certain events that create special enrollment rights. To change your State Plan benefits due to a Special Enrollment Event (i.e. marriage, birth, divorce, gain or loss of coverage, etc.) you must do so within 60 days of the date of the event (91 days if the event is birth or adoption).

For complete details about the State Plan, refer to the Wrap Plan Document (WPD) at doa.mt.gov/HCBD/Resources/Publications.

- **Out-of-Network Providers and/or Facilities** - 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 can make changes to your State Plan benefits 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, spouses or domestic partners, and children.

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

- **Recommended Clinical Review** - Establishes in advance the medical necessity or experimental or investigational nature of certain care and services covered under the State Plan.

- **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** - $60 per month charge for being a Nicotine User.

Language Assistance

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.

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

MERK: Hvis du snakker norsk, er gratis språkassistansetjenester 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 [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: 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).

Vendor Contact Information

Vendor / Service	Contact Information
BlueCross BlueShield of Montana Medical Claims, Benefits, In-Network Providers	Phone: (888) 901-4989 or TTY 711 Website: bcbsmt.com
BlueCross BlueShield of Montana Life, AD&D, and Long-Term Disability (LTD) Insurance	Phone: (866) 739-4090 or TTY 711 General Inquiries: service.ancillary.bcbs.com For claims related questions, contact HCBD.
Delta Dental Dental Benefits, Claims, In-Network Providers	Phone: (866) 496-2370 or TTY 711 Website: DeltaDentalins.com/StateOfMontana
GuidanceResources Employee Assistance Program (EAP), Available to legislators, their dependents, and household members.	Phone: (844) 506-5374 or TTY 711 Website: GuidanceResources.com Web ID: MontanaEAP
Lumicera Health Services Specialty Prescription Drugs	Phone: 855) 847-3553 or TTY 711 Website: Lumicera.com
Montana Health Centers	Phone**:** (855) 200-6822 or TTY 711 General Information: doa.mt.gov/HCBD/Health-Center Appointments: MyPremiseHealth.com or (855) 200-6822
My Health Navigator	Phone: (406) 780-8018 or TTY 711 Website: MyHealthNavigator.net
Navitus Prescriptions, In-Network Pharmacies, Formulary	Phone: (866) 333-2757 or TTY 711 Website: Navitus.com
One Health Clinics	Website: doa.mt.gov/HCBD/One-Health
VSP Vision Care Vision Service Providers & Hardware Coverage	Phone: (800) 877-7195 or TTY (800) 428-4833 Website: Montana.VSPforMe.com