CHOICES
RE-ENROLLMENT

April 16 - May 16, 2012
For benefit year beginning
July 1, 2012

Lisa Buss, Payroll and Benefit Manager
Laura Underkofler, Retiree Benefit Specialist
MSU Human Resources
(406) 994-3651
Benefit Plan Basics

Benefits 101

- MUS Employee Group Benefit plan provides medical, dental, and prescription drug benefits for 18,000 Montanans (8,400 employees and retirees, 9,600 dependents)

- We are not an insurer. We are an employer benefit plan. We combine our premiums in order to provide benefits for our employees, retirees, and their dependents (also called self-insurance, meaning we pay our own claims)

- Historically our premiums are funded through a combination of employer contribution (also called “State Share”) and the amounts employees contribute to cover their dependents. Retirees must pay premiums to cover themselves and their dependents on the plan.

- During FY2013 our benefit plan is projected to spend $70 million to provide medical, dental, and prescription drug coverage to our members
Benefit Changes and Your Decisions for FY2013

RATES AND FEES

☐ ACTIVE EMPLOYEES
  • 0% Average Rate Increase!

☐ NON-MEDICARE RETIREES
  • 0% Average Rate Increase!
  • Non-Medicare retirees with a Medicare spouse will see a reduction in rates. These rates are adjusted to be the same as the similar Medicare rate tiers irrespective of the status of the contract holder.

☐ MEDICARE RETIREES
  • 0% Average Rate Increase!
  • Medicare retirees with a non-Medicare spouse will see an increase in rates. These rates are adjusted to be the same as the similar non-Medicare rate tiers irrespective of the status of the contract holder.

*NOTE!* For active employees and retirees, depending on which medical plan you select and whether you cover dependents, you may pay more or pay less than your current rates.
Benefit Changes and Your Decisions for FY2013

- **Dental**
  - No Change in Rates!
  - Diagnostic and preventative services no longer count toward $1500 maximum benefit on the Premium Plan
  - Updated fee schedule

- **Vision Plan**
  - 11.5% Average Rate Reduction!
  - Benefits are unchanged

- **Flex Administration Fee**
  - $2.50 per month beginning July 1, 2012
  - You only pay one administrative fee per month regardless of how many flexible spending accounts you may use (Medical, Dependent Care, or Adoption Assistance)

- **Medicare Advantage Plan (MUS MAP)**
  - Rate is unchanged through June 30, 2013!
FY2013 Medical Rates - Actives

0% Average Rate Change

<table>
<thead>
<tr>
<th>2012/13 Rates (Actives)</th>
<th>Traditional</th>
<th>PacificSource HMO</th>
<th>BCBS HMO</th>
<th>AMC HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$673</td>
<td>$591</td>
<td>$575</td>
<td>$612</td>
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<tr>
<td>Employee and Spouse</td>
<td>$905</td>
<td>$795</td>
<td>$774</td>
<td>$823</td>
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<tr>
<td>Employee and Child(ren)</td>
<td>$882</td>
<td>$774</td>
<td>$754</td>
<td>$802</td>
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<td>Employee and Family</td>
<td>$1,137</td>
<td>$998</td>
<td>$972</td>
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<table>
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<th>Employee Contribution Change (Actives)</th>
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<td>Employee Only</td>
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<td>($23)</td>
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<tr>
<td>Employee and Spouse</td>
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<td>$3</td>
<td>($1)</td>
<td>$5</td>
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<tr>
<td>Employee and Child(ren)</td>
<td>$36</td>
<td>$0</td>
<td>($3)</td>
<td>$3</td>
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<tr>
<td>Employee and Family</td>
<td>$75</td>
<td>$26</td>
<td>$21</td>
<td>$29</td>
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## FY2013 Medical Rates – Non-Medicare Retirees

0% Average Rate Change

<table>
<thead>
<tr>
<th>2012/13 Preliminary Rates (Non-Medicare)</th>
<th>Traditional</th>
<th>PacificSource HMO</th>
<th>BCBS HMO</th>
<th>AMC HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$648</td>
<td>$569</td>
<td>$554</td>
<td>$589</td>
</tr>
<tr>
<td>Retiree + One</td>
<td>$979</td>
<td>$860</td>
<td>$837</td>
<td>$890</td>
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<tr>
<td>Retiree + Two or More</td>
<td>$1,145</td>
<td>$1,005</td>
<td>$979</td>
<td>$1,041</td>
</tr>
<tr>
<td>Retiree + Spouse*(mp)</td>
<td>$658</td>
<td>$578</td>
<td>$562</td>
<td>$598</td>
</tr>
<tr>
<td>Retiree + Spouse*(mp)+Ch</td>
<td>$820</td>
<td>$720</td>
<td>$701</td>
<td>$746</td>
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<tr>
<td>Survivor</td>
<td>$648</td>
<td>$569</td>
<td>$554</td>
<td>$589</td>
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<tr>
<td>Survivor + Children</td>
<td>$764</td>
<td>$671</td>
<td>$653</td>
<td>$694</td>
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</table>

<table>
<thead>
<tr>
<th>Change in Non-Med Retiree Rates</th>
<th>Traditional</th>
<th>PacificSource HMO</th>
<th>BCBS HMO</th>
<th>AMC HMO</th>
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</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$27</td>
<td>($0)</td>
<td>($2)</td>
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<tr>
<td>Retiree + One</td>
<td>$71</td>
<td>$29</td>
<td>$24</td>
<td>$32</td>
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<td>Retiree + Two or More</td>
<td>$94</td>
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<td>$38</td>
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<tr>
<td>Retiree + Spouse*(mp)</td>
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<td>($125)</td>
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<tr>
<td>Retiree + Spouse*(mp)+Ch</td>
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<td>($111)</td>
<td>($112)</td>
<td>($112)</td>
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<tr>
<td>Survivor</td>
<td>$27</td>
<td>($0)</td>
<td>($2)</td>
<td>$2</td>
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<tr>
<td>Survivor + Children</td>
<td>$42</td>
<td>$11</td>
<td>$7</td>
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# FY2013 Medical Rates – Medicare Retirees

0% Average Rate Change

<table>
<thead>
<tr>
<th>2012/13 Preliminary Rates (Medicare)</th>
<th>Traditional</th>
<th>PacificSource HMO</th>
<th>BCBS HMO</th>
<th>AMC HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only*</td>
<td>$308</td>
<td>$271</td>
<td>$263</td>
<td>$280</td>
</tr>
<tr>
<td>Retiree* + One</td>
<td>$658</td>
<td>$578</td>
<td>$562</td>
<td>$598</td>
</tr>
<tr>
<td>Retiree* + Two or More</td>
<td>$820</td>
<td>$720</td>
<td>$701</td>
<td>$746</td>
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<tr>
<td>Retiree* + Spouse* (mp)</td>
<td>$450</td>
<td>$395</td>
<td>$385</td>
<td>$409</td>
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<tr>
<td>Retiree* + Spouse* (mp) + Chi</td>
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<td>$519</td>
<td>$506</td>
<td>$538</td>
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<tr>
<td>Survivor*</td>
<td>$308</td>
<td>$271</td>
<td>$263</td>
<td>$280</td>
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<tr>
<td>Survivor* + Children</td>
<td>$407</td>
<td>$358</td>
<td>$348</td>
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<table>
<thead>
<tr>
<th>Change in Medicare Retiree Rates</th>
<th>Traditional</th>
<th>PacificSource HMO</th>
<th>BCBS HMO</th>
<th>AMC HMO</th>
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<tbody>
<tr>
<td>Retiree Only*</td>
<td>($3)</td>
<td>($13)</td>
<td>($15)</td>
<td>($14)</td>
</tr>
<tr>
<td>Retiree* + One</td>
<td>$61</td>
<td>$32</td>
<td>$27</td>
<td>$34</td>
</tr>
<tr>
<td>Retiree* + Two or More</td>
<td>$79</td>
<td>$42</td>
<td>$38</td>
<td>$46</td>
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<tr>
<td>Retiree* + Spouse* (mp)</td>
<td>($4)</td>
<td>($20)</td>
<td>($21)</td>
<td>($20)</td>
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<tr>
<td>Retiree* + Spouse* (mp) + Chi</td>
<td>($6)</td>
<td>($27)</td>
<td>($29)</td>
<td>($26)</td>
</tr>
<tr>
<td>Survivor*</td>
<td>($3)</td>
<td>($13)</td>
<td>($15)</td>
<td>($14)</td>
</tr>
<tr>
<td>Survivor* + Children</td>
<td>($4)</td>
<td>($18)</td>
<td>($20)</td>
<td>($18)</td>
</tr>
</tbody>
</table>
Benefit Changes and Your Decisions for FY2013

Managed Care Plans

- NEW! PaciﬁcSource will be a new managed care plan offering! They acquired a portion of the New West Health Services business
- Add Acupuncture and Naturopathic beneﬁt (15 visits per year combined)
- Add Bariatric Surgery beneﬁt (must meet criteria – contact MUS beneﬁts for information)
- Add Travel beneﬁts (requires Prior Authorization - previously was only available for transplants)

All Plans

- Provide breast pump to new moms enrolled in the WellBaby program
- Generic oral contraceptives are covered at 100%
Benefit Changes and Your Decisions for FY2013 (cont.)

 Dental Plan
  • Updated fee schedule for diagnostic and preventive services (reduces out-of-pocket costs to you)
  • For the Premium Plan, most preventive and diagnostic codes no longer count toward the $1500 maximum benefit
  • Please note an error on page 21 in the Workbook. Removal of impacted teeth are not covered on the basic plan. These procedures should not be highlighted in the Workbook

 QCC Oncology Program ends June 30, 2012
  (contact MUS Benefits for more information at 877-501-1722)

 Employer Contribution remains at $733
  • If you do not use the full $733, the remaining balance may be designated to a Health Flexible Spending Account. No cash-out option
Benefit Changes and Your Decisions for FY2013 (cont.)

- **NEW! Adoption Assistance Flexible Spending Account**
  - $12,650 Lifetime maximum per Child
  - Adoption Fees, court costs, attorney fees, related travel expenses
  - This is also a “Use it or lose it” benefit

- **Health Flexible Spending Account**
  - Limit is $2500 per employee. Reduced from $5000 per employee due to Health Care Reform

- **Dependent Care**
  - Remains at $5,000 per household
Health Plans and Networks

To receive your best benefits,

**STAY IN-NETWORK**

with your health plan

To locate or confirm in-network services, please contact your provider listed below:


**Blue Cross and Blue Shield**  1-800-820-1674, [www.bcbsmt.com](http://www.bcbsmt.com)


**MUS MAP**  1-888-873-8049, [www.newwesthealth.com](http://www.newwesthealth.com)

**NOTE:** Peak Health Plan will not be offered in FY2013
Wellness Updates

• WellHeart

• WellWeight

• Take Control – Diabetes Program
  Go to: takecontrolmt@gmail.com

• Tobacco Cessation

• WellBaby

For more information go to: www.mus.edu/choices
Wellness Updates

• **Employee Assistance Program - TLC**
  Please note: Counseling benefits are provided by your medical plan. Utilizing your in-network provider, the first 4 sessions are no charge. Maximum of 40 visits per year

• **Ask an Expert**

For more information go to:  [www.montana.edu/wellness](http://www.montana.edu/wellness)

**NEW Lab Vendor It Starts With Me**

go to: [www.itstartswithme.com](http://www.itstartswithme.com) or see Wellness/Benefits newsletter for more information

**Note:** The next WellCheck will be Thursday, May 24, 2012
CHOICES RE-ENROLLMENT

- **On-line re-enrollment**
  - Opens: 8:00 am, Monday, April 16, 2012
  - Closes: 5:00 pm, Wednesday, May 16, 2012

- **Reminder - Closed enrollment for FY2013**
  - A qualifying event is required to add dependents

- **If you do not submit any changes, then:**
  1. Current Choices will continue into the new year with the **Exception of Flex**
  2. New West Managed Care enrollees will be enrolled in **PacificSource**
  3. Peak enrollees will be enrolled in **BCBS**

- **Flex Plan Enrollment**
  1. You must re-enroll in Flex each year
  2. Remember that Flex provides pre-tax dollars for a wide variety of medical expenses and dependent care costs
  3. Please remember this is a Use It Or Lose It benefit
  4. Beginning July 1, 2012 there will be a $2.50 monthly admin fee for having one or more flex accounts.
CHOICES RE-ENROLLMENT

TIPS for a successful on-line re-enrollment

- Please carefully review the Choices workbook and determine which options you wish to choose or continue
  Page 33 provides a cost-worksheet to assist you in calculating your total benefit premiums

- Carefully follow the online instructions, paying close attention to any error messages you might receive

- You MUST re-enroll if you wish to start or continue any of the Flexible Spending Accounts

- We would love to help you! If you would like one-one-one assistance, please attend one of the many Labs provided (see schedule on front of packet)

Please note: Because the Human Resource Staff may not legally advise you on which choices to make, please know which options you wish to select before attending a lab
QUESTIONS?

Thank you for your time!

MSU HUMAN RESOURCE
BENEFIT STAFF

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Darcy Tickner  Team S  994-6947
Linda Shott  Team U  994-7422
Lisa Buss  Payroll/Benefit Manager  994-1957
Laura Underkofler  Retiree Benefit Specialist  994-3652