

2014-2015 MUS CHOICES Re-Enrollment

University Council
April 2, 2014

Cathy Hasenpflug
Director HR Operations



MUS CHOICES

General Background

- ✓ **MUS Benefit Plan = CHOICES**
- ✓ Managed by the Office of the Commissioner of Higher Education
 - campus input from Inter-Unit Benefit Committee (IUBC)
- ✓ MUS Benefit Plan is a **self-funded plan**
 - Medical, Dental and Vision vendors **administer MUS claims**
 - MUS **pays claims**
- ✓ **MUS Benefit Plan year = FY = July through June**



CHOICES ANNUAL RE-ENROLLMENT April 15 – May 15

MUS CHOICES

2014-2015 Plan Year Highlights

- ✓ **State Contribution will increase**
 - From \$806 to \$887 per eligible employee per month (~+10%)
- ✓ **RFP was conducted for Medical, Dental and Vision Plan Vendors**
- ✓ **Changes to benefit plan design requires careful evaluation during CHOICES Re-Enrollment**
 - Medical * Vision * Supp Life * AD&D * Flex



2014-2015 Plan Changes

Third Party Administrator (TPA) RFP

✓ Medical Plans

- All existing Medical vendors bid for and won new contracts
Allegiance Managed Care * BCBS * Pacific Care

✓ Dental Plan

- Delta Dental continues under new contract

✓ Vision Hardware Plan

- Blue Cross Blue Shield will replace Eye Med

New contracts = new group numbers = new benefit cards



2014-2015 Plan Design Changes

Medical

- ✓ **Traditional Plan discontinued**
- ✓ **Vision exam** added under Preventative Care
- ✓ **ACA Compliance**
 - ✓ **Lifetime Plan Maximums** eliminated
 - ✓ **Open Enrollment** allowed for qualified **children under age 26**
 - ✓ **Pre-existing condition exclusions** eliminated for all
- ✓ **Out-of-Pocket Maximums** replace **Co-Insurance Maximums**
 - Expanded to include **all deductibles & copays** (office, pharmacy)
 - **Increased** per below

Out-Of-Pocket Maximums			
Increases to Out-Of-Pocket Maximums	Type	In-Network	Out-Of-Network
	Individual	From \$3,000 to \$3,500	From \$5,000 to \$6,000
	Families	From \$6,000 to \$7,000	From \$10,250 to \$12,000



2014-2015 Plan Design Changes

Vision Plan

- ✓ **Hardware benefit only**
 - Vision exams now part of medical plan design
- ✓ Hardware benefits enhanced under existing rate structure
- ✓ Vision plan vendor has changed from Eye Med to BCBS

Vision Exam provided within Medical Plan MANDATORY BENEFIT	Vision Hardware Benefit provided by Vision Plan OPTIONAL BENEFIT
Allegiance	BCBS Vision
BCBS	
Pacific Care	



MUS CHOICES

2014-2015 Rate Changes

Medical Rates

- Active Rates: 5.6% Aggregate Increase
- Non-Medicare Rates: 8.4% Aggregate Increase
- Medicare Rates: 8.0% Aggregate Increase

Dental Rates

No Increase

Vision Rates

No Increase

Specific rates will be provided in CHOICES workbook

Long Term Care

Rate increase effective July 1



2014-2015 Plan Design Changes

Supplemental Life & AD&D

Supplemental Life and Supplemental Accidental Death and Dismemberment Insurance will be “unbundled”

✓ Supplemental Life Insurances

- Employees enrolled in Supp Life may increase one level of coverage – ONLY
- Child(ren) may be enrolled in any level of coverage as long as it does not exceed the employee’s election
- Spouse coverage – NO increases may be made without evidence of insurability or qualifying event

✓ Supplemental AD&D

- Employees may elect any amount in increments of \$25K up to \$600k maximum
- Dependents may elect any amount as long as the employee is enrolled in Supplemental AD&D



2014-2015 Plan Design Changes

Flexible Spending Plan (FSA)

- ✓ **\$500 per year may be rolled over** starting with 2014-2015 plan year
- ✓ Administrative Fees will again be paid by MUS!

Incentive for Wellchecks !!

\$250 FSA contribution funded by MUS for eligible plan members completing a Wellcheck in Fall 2013 or Spring 2014

Additional \$250 for eligible dependent age 18 or above
Maximum \$500 per household

It's not too late . . . Wellchecks on April 29 and 30



2014-2015 CHOICES

April 15th 8am - May 15th 5pm

- ✓ **CHOICES – Re-enrollment process the SAME as last year**
 - **CHOICES Re-Enrollment Packets**
 - Individually addressed
 - Distributed to departments on **Monday, April 7**
 - Workbook + Wellness Booklets
 - **Enrollment**
 - “**CHOICES Wizard**” in MyInfo
 - **Automated E-mail reminders**



2014-2015 CHOICES

Communication & Outreach Plan

OCHE Spring Tour & Vendor Fair

April 16 (Retirees)
April 17 (Active)

- Hosted by **MUS Benefit Plan**
- Opportunity to meet Plan Vendors
- Webinar available on demand

Employee Presentations

5 sessions
April 23-May 13

- Hosted by **MSU Human Resources**
- General information in a group setting
- Opportunity for Q&A

CHOICES Labs

10 sessions
April 22-May 15

- Online Re-enrollment assistance
- Consultation with Benefit Associates
- Flexible times, including two midnight labs



2014-2015 CHOICES

Watch for CHOICES Mailing

**2014/2015 CHOICES
ONLINE RE-ENROLLMENT
APRIL 15TH ~ MAY 15TH**

*Please attend one of the following sessions to learn about
CHOICES plan changes for 2014-15*

Detailed information can be found in your
CHOICES Annual Benefits Enrollment Workbook ENCLOSED

<p>ACTIVE Employee Plan Presentations:</p> <p>Presented by the MUS Benefits Office April 17th: 1-2:30 pm, SUB Ballroom A Plan Presentation: 1-2 pm Vendor Fair: 2-2:30 pm</p> <p>Presented by MSU Human Resources April 23rd: 10-11 am, SUB Ballroom A April 28th: 1-2 pm, SUB Ballroom B May 8th: 11 am-12 pm, SUB Ballroom B May 9th: 8-10 am, SUB Ballroom B May 13th: 2-3 pm, SUB Ballroom B</p> <p style="text-align: center;">*****</p> <p>RETIREE Plan Presentations:</p> <p>Presented by the MUS Benefits Office and New West Medicare Best Western Gran Tree 1325 N. 7th, Bozeman, MT 406-587-5261</p> <p>April 16 Retiree Presentation: 10-11 am Vendor Fair: 11-11:30 am New West MAP: 11:30 am-12:30 pm</p> <p>April 17th Retiree Presentation: 9-10 am New West MAP: 10-11 am</p>	<p>Online Re-enrollment Assistance Hamilton Hall Room 202</p> <p>April 22nd: 8 am-12 noon April 25th: 8 am-12 noon May 1st: 8 am-12 noon May 5th: 12 noon-5 pm May 7th: 12 noon-5 pm May 9th: 12 noon-5 pm May 12th: 12 noon-5 pm May 13th: 8 am-5 pm May 14th: 12 noon-5 pm May 15th: 8 am-5 pm</p> <p>Late-night Assistance Hamilton Hall Room 202 April 17th: 10:00 pm-Midnight April 29th: 10:00 pm-Midnight</p> <p>CHOICES WEBSITE www.choices.msu.edu</p>  <p>MONTANA STATE UNIVERSITY Montana's AT Mind</p>
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Who to Contact

Benefit Associates

Amanda Gengenbacher – Team **M**

Amy Thomas – Team **S**

Linda Shott – Team **U**

<http://www.montana.edu/hr/Contact.htm>

Benefit Manager - Lisa Buss

Retiree Benefit Specialist - Laura Underkofler

HR Operations Director – Cathy Hasenpflug

