



MONTANA UNIVERSITY SYSTEM
OFFICE OF THE COMMISSIONER OF HIGHER EDUCATION
Benefits Department

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April 2, 2018

To: Montana University System Benefit Plan Retiree Members
 From: Montana University System Employee Benefits
 Subject: ***IMPORTANT***: 2018-2019 Benefit Plan Information, Benefits Meeting Schedule, and Rates

For the upcoming 2018-2019 Plan Year, coverage options for Montana University System (MUS) retirees include enrollment in the MUS *Choices* options for both non-Medicare and Medicare retirees. The annual enrollment dates for MUS retirees to make benefit changes will be from April 11-May 18, 2018.

We encourage you to plan to attend one of the upcoming 2018 MUS *Choices* Retiree Benefits meetings presented by the MUS Employee Benefits office at a location near you to learn more about your benefit plan options for the upcoming plan year. If a benefits meeting is not being held by the MUS Employee Benefits office at a location near you, the benefits presentation will be available for viewing live online on the *Choices* website at www.choices.mus.edu on April 10th from 2:00-3:30pm via WebEx. The recorded WebEx benefits presentation will be available on the *Choices* website to view beginning April 12th at your convenience. You may also check with your campus Human Resources/Benefits office to see if they will be offering a retiree benefits presentation.

The MUS Employee Benefits office will be offering retiree benefits meetings at the following locations and times:

DATE	TIME	LOCATION	ADDRESS
April 10, 2018	2:00pm-3:30pm	University Center, 3 rd floor theater UM- Missoula	32 Campus Dr. Missoula, MT
April 23, 2018	11:00am-12:00pm	Gallatin Room Holiday Inn- Bozeman	5 E. Baxter Lane Bozeman, MT
April 24, 2018	9:00am-10:00am	College of Education Bldg., Room #122 MSU- Billings	1500 University Dr. Billings, MT
April 25, 2018	9:00am-10:00am	Donaldson Bldg., Room #125 Lecture Hall Helena College- UM	1115 N. Roberts Helena, MT
April 25, 2018	2:00pm-3:00pm	Student Union Bldg. Pintler Room #211 MT Tech- UM	1300 W. Park Butte, MT
April 26, 2018	11:00am-12:00pm	Heritage Hall Great Falls College- MSU	2100 16 th Ave. Great Falls, MT

The Retiree *Choices* benefit booklets will be mailed to retirees during the week of April 16, 2018. The retiree benefit booklet, as well as the benefits slide presentation, will be available online on the *Choices* website at www.choices.mus.edu.

For the 2018-2019 Plan Year, the MUS *Choices* Retiree Benefit Plan has some medical benefit changes in the form of increases to in-network deductibles, in-network coinsurance percentage, and out-of-pocket maximums, as well as office visit copayments. These benefit changes are necessary to minimize premium increases and to ensure the MUS Benefit Plan remains financially healthy.

Beginning July 1, 2018, the following medical benefit adjustments will be implemented:

Medical Benefit Description	Benefit through June 30, 2018	Change as of July 1, 2018
Medical Copayments		
Primary Care Physician (PCP) Office Visits	\$25	\$30
Specialist Office Visits	\$40	\$50
In-Network Coinsurance	25%	30%
Medical Deductible		
In-Network Deductible	\$750 (individual)/\$1,500 (family)	\$1,250 (individual)/\$2,500 (family)
Medical Out-of-Pocket Maximum		
In-Network Out-of-Pocket	\$4,000 (individual)/\$8,000 (family)	\$4,350 (individual)/\$8,700 (family)

Benefit changes alone are not sufficient to maintain Plan financial stability; therefore, it is also necessary for the Plan to make premium rate adjustments for the 2018-2019 Plan Year by removing the subsidies previously provided to dependents.

Below are charts indicating the monthly medical, dental, and vision hardware rates, as of July 1, 2018, for your coverage under the MUS *Choices* Retiree Benefit Plan, which will vary depending on which plan(s) you select and whether you cover dependents:

Non-Medicare Retiree Medical Plan Monthly Rates, as of July 1, 2018

Monthly Premium	Allegiance	BlueCross BlueShield	PacificSource
Retiree Only	\$917	\$859	\$961
Retiree + One	\$1,834	\$1,718	\$1,922
Retiree + Two or More	\$2,292	\$2,148	\$2,403
Retiree + Spouse *(mp)	\$1,266	\$1,186	\$1,327
Retiree + Spouse *(mp) + Child(ren)	\$1,724	\$1,616	\$1,808
Survivor	\$917	\$859	\$961
Survivor + Child(ren)	\$1,375	\$1,289	\$1,442

*(mp) = Medicare Prime

Medicare Retiree Medical Plan Monthly Rates, as of July 1, 2018

Monthly Premium	Allegiance	BlueCross BlueShield	PacificSource
Retiree Only	\$349	\$327	\$366
Retiree + One	\$1,266	\$1,186	\$1,327
Retiree + Two or More	\$1,724	\$1,616	\$1,808
Retiree + Spouse *(mp)	\$698	\$654	\$732
Retiree + Spouse *(mp) + Child(ren)	\$1,156	\$1,084	\$1,213
Survivor	\$349	\$327	\$366
Survivor + Child(ren)	\$807	\$757	\$847

*(mp) = Medicare Prime

Monthly Premium	Delta Dental – Select Plan	BlueCross BlueShield – Vison Hardware
Retiree Only	\$52	\$9.71
Retiree + Spouse	\$94	\$18.34
Retiree + Child(ren)	\$94	\$19.30
Retiree + Family	\$156	\$28.31
Survivor	\$52	\$9.71
Survivor + Child(ren)	\$94	\$19.30

If you choose to disenroll from the MUS *Choices* Retiree Benefit Plan effective July 1, 2018, you must notify your MUS campus Human Resources/Benefits office no later than Friday, May 18, 2018. If you disenroll from the Plan, you will not be able to return to the Plan in the future.

What do you need to do?

- (1) Plan to attend a 2018 MUS Retiree Benefits meeting.
- (2) If you are making benefit changes for the 2018-2019 Plan Year to your MUS *Choices* Retiree Benefit Plan, you must submit your enrollment form to your campus Human Resources/Benefits office by **Friday, May 18, 2018**.
- (3) If you do not want to make any changes to your current MUS *Choices* Retiree Benefit Plan, you **do not** need to submit an enrollment form and you will be automatically enrolled in your current benefits.
- (4) If you choose to disenroll from the MUS *Choices* Retiree Benefit Plan, you must notify your MUS campus Human Resources/Benefits office no later than **Friday, May 18, 2018**.

If you have questions or need additional information, we encourage you to contact your campus Human Resources/Benefits office or the MUS Employee Benefits office at 1-877-501-1722 or 406-449-9157.