

# choices



*Photo by: Karl Krieger, NatureZone Photography*

*Retiree Benefits*

**2026 - 2027**  
**Montana University System**

# MUS Annual Enrollment – April 27, 2026 - May 15, 2026

## *Please Read*

The 2026-2027 Retiree Annual Enrollment Benefits Presentation can be viewed on-demand on the MUS **Choices** website. The pre-recorded video presentation and slides can be accessed online on the MUS **Choices** website at **choices.mus.edu** at your convenience.

- If you want to make changes to your Montana University System (MUS) **Choices** Retiree Benefit Plan (MUS Plan) coverage for the upcoming Plan Year, contact your campus HR/Benefits Representative for a Retiree Enrollment Form and submit the completed form to your campus HR/Benefits office by **5:00PM MDT on May 15, 2026**.
- If you are **not** making any changes to your MUS Plan coverage for the upcoming Plan Year, you **do not** need to submit a Retiree Enrollment Form and will **automatically** be re-enrolled in your current benefit elections and coverage levels.
- **If you choose to disenroll from MUS Plan coverage, you will not be allowed to re-enroll in the future.**

### Questions?

If you have questions about your benefits, please review this workbook or contact your campus HR/Benefits Representative directly.

Campus Human Resources (HR)/Benefits Office Contacts		
MSU - Bozeman	920 Technology Blvd, Ste. A, Bozeman, MT 59717	406-994-3651
MSU - Billings	1500 University Dr., Billings, MT 59101	406-657-2278
MSU - Northern	300 West 11th Street, Havre, MT 59501	406-265-3568
Great Falls College - MSU	2100 16th Ave. S., Great Falls, MT 59405	406-268-3701
UM - Missoula	32 Campus Drive, Lommasson, Room 252, Missoula, MT 59812	406-243-6766
Helena College - UM	1115 N. Roberts, Helena MT 59601	406-447-6925
UM - Western	710 S. Atlantic St., Dillon, MT 59725	406-683-7010
MT Tech - UM	1300 W. Park St., Butte, MT 59701	406-496-4380
OCHE, MUS Benefits Office	560 N. Park Ave, Helena, MT 59620	877-501-1722
Dawson Community College	300 College Dr., Glendive, MT 59330	406-377-9430
Flathead Valley Community College	777 Grandview Dr., Kalispell, MT 59901	406-756-3981
Miles Community College	2715 Dickinson St., Miles City, MT 59301	406-874-6292

# Table of Contents

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Inside front cover.....Campus HR/Benefits Office Contacts

1.....Enrolling as a Retiree

4.....Retiree Rates

5.....Medical Plan Costs

7.....Schedule of Medical Plan Benefits

11.....Preventive Services

13.....Prescription Drug Plan

15.....Dental Plan

20.....Vision Hardware Plan

21.....MUS Wellness Programs

24.....Additional Benefit Plan Information

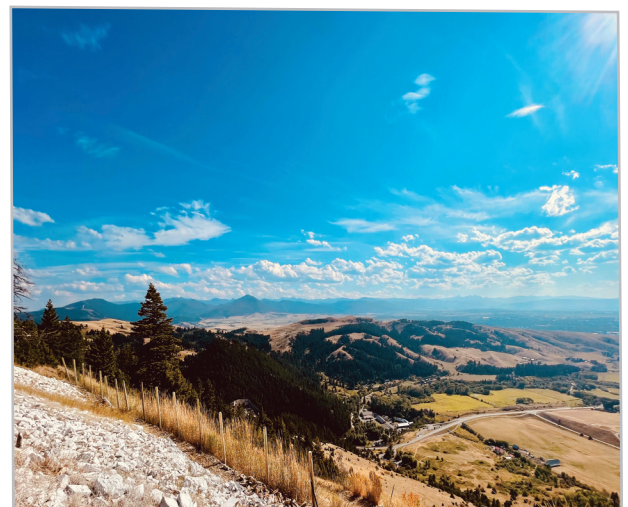
26.....Glossary

Inside back cover.....Insurance Card Examples

& Resources



Hyalite Canyon, Gallatin County



M Trail, Bozeman

# Choices Enrollment for a Retiree

## Benefit Plan Year July 1 – June 30

To enroll in MUS Plan coverages as a Retiree, you must complete and return a Retiree Enrollment Form to your campus HR/Benefits office:

- within 63 days of retirement and becoming eligible for Retiree benefits. If you do not enroll within the 63-day enrollment period, you will permanently forfeit your eligibility for all MUS Retiree Plan coverages.
- during Annual Enrollment by the stated deadline. **If you do not make any benefit changes, you will automatically be enrolled in your current benefit elections and coverage levels or to the stated default coverage if your existing plan(s) is/are changing.**
- when you have a mid-year qualifying event (marriage, birth or adoption of a child, loss or gain of eligibility for other health insurance coverage) and want to make an allowed mid-year change in benefit elections. **This change must be made within 63 days of the event. Documentation to support the qualifying event is required.** \*See the SPD for specific qualifying event information.

***Voluntarily canceling other health insurance does not constitute loss of eligibility.***

**MEDICARE ENROLLMENT:** Retirees and/or their covered dependents who are or become Medicare-eligible (age 65) at retirement or after, **must** be enrolled in **BOTH** Medicare Part A and Medicare Part B. If Medicare enrollment is not completed within 63 days from the date of retirement or the retiree's and/or covered dependent's Medicare eligibility date, the individual(s) will be disenrolled from the MUS Medical and Prescription Drug Plans. Enrollment in the Select Dental Plan and/or Vision Hardware Plan may be continued if the Medicare-eligible Retiree and/or covered dependent is enrolled in those plans at retirement or date of Medicare eligibility, even if they are disenrolled from the MUS Medical and Prescription Drug Plans due to not enrolling in Medicare Part A and Part B.

### **No Retreat Rights:**

If you waive MUS Retiree Medical, Dental, and/or Vision Hardware Plan coverage(s), you and your eligible dependents will permanently forfeit your coverage(s) and will **NOT** be allowed to enroll in the future.

If you are waiving coverage for your eligible dependents because they are currently covered by another health insurance plan, you may be able to enroll your eligible dependents for coverage under the MUS Plan in the future, provided you request such coverage within 63 days after their other coverage ends due to a qualifying event, (as defined by the MUS SPD).

If you acquire an eligible dependent due to a qualifying event (as defined by the MUS SPD), you may enroll your newly acquired eligible dependent for coverage under the MUS Plan, provided that such enrollment occurs within 63 days of the event.

**Reminder:** MUS has **Closed Enrollment** for a legal spouse, unless there is a qualifying event (see SPD for qualifying events).

**Note:** Retirees, employees, and dependents enrolled in MUS coverage **MAY NOT** be covered by another MUS employed/retired family member (dual benefits coverage). The MUS Plan defines dual benefits coverage as an MUS Plan member (retiree, employee, or dependent) who is enrolled in more than one MUS plan.

## Step-by-Step Process for Completing Your *Choices* Retiree Enrollment Form

### **Step 1: Review this workbook and the Retiree Enrollment Form carefully when considering your benefit options:**

- Discuss this information with your legal spouse and/or other family members.
- Determine your benefit needs for the coming benefit Plan Year if you are making benefit changes for Annual Enrollment or for the remainder of the current benefit Plan Year if a new Retiree.
- This enrollment workbook is not a guarantee of benefits.

**Enrollment in Retiree coverage is a one-time opportunity.**

### **Step 2: Complete your Retiree Enrollment Form:** Submit your completed enrollment form to your campus HR/Benefits office (see inside front cover).

**Medical Plan Coverage (includes Prescription Drug Plan):** For Medical Plan coverage, you must be qualified to enroll (see SPD for Retiree benefits eligibility). If you do not make an election to continue your Medical Plan coverage when you first retire, you will permanently forfeit your Medical Plan coverage.

- Choose the coverage level you want.
- Once you have selected a coverage level, fill in the corresponding monthly premium amount in the space provided on the enrollment form, by “Medical Premium”.
- **or** check the box that declines Medical Plan coverage entirely.

### **Medicare Part D Prescription Drug Plan Coverage:**

- Medicare primary Retiree Medical Plan enrollees will automatically be enrolled in the Navitus MedicareRx Plan (Medicare Part D) (page 13).
- If you opt out of the Navitus MedicareRx Plan or get another Medicare Part D plan, you will forfeit your Medical Plan coverage.

**Dental Plan Coverage:** For Dental Plan coverage, you must be qualified to enroll (see SPD for Retiree benefits eligibility). Retirees are offered enrollment in the Select Dental Plan only. If you do not make an election to continue your Dental Plan coverage when you first retire, you will permanently forfeit your Dental Plan coverage.

- Choose the coverage level you want.
- Once you have selected a coverage level, fill in the corresponding monthly premium amount in the space provided on the enrollment form, by “Dental Premium”.
- **or** check the box that declines Dental Plan coverage entirely.

**Vision Hardware Plan Coverage:** For Vision Hardware Plan coverage, you must be qualified to enroll (see SPD for Retiree benefits eligibility). You cannot enroll in Vision Hardware Plan coverage as a retiree if you were not enrolled in coverage prior to retirement. If you do not make an election to continue your Vision Hardware Plan coverage when you first retire, you will permanently forfeit your Vision Hardware Plan coverage.

- Choose the coverage level you want.
- Once you have selected a coverage level, fill in the corresponding monthly premium amount in the space provided on the enrollment form, by “Vision Premium”.
- **or** check the box that declines Vision Hardware Plan coverage entirely.

### **Step 3: Total Your Costs:**

- Add up the total monthly premium amounts and fill in the corresponding monthly premium amount in the space provided on the enrollment form, by “Total Monthly Premium”.
- Arrange with your campus Benefits Representative for automatic payment of your premiums through your pension plan or a direct bill payment account.

**Step 4: Demographic and Dependent Coverage:** Please complete these sections each time you fill out the Retiree Enrollment Form. If you have questions, consult your *Choices* workbook, SPD, or contact your campus Benefits Representative (see inside front cover).

# How the *Choices* Medical Plan Works

When a Plan member receives covered medical services from either a **Preferred Network Provider** or an **In-Network Provider**, the provider will submit a claim to the Plan claims administrator for the member. The Plan claims administrator will process the claim and send an Explanation of Benefits (EOB) to the member and the provider, showing the member's payment responsibility (deductible, copayments, and/or coinsurance costs). The Plan then pays the remaining allowed amount for covered services. The provider **will not** balance bill the member the difference between the billed charge and the allowed amount for covered services.

When a Plan member receives covered medical services from an **Out-of-Network Provider**, the member must verify if the provider will submit the claim to the Plan claims administrator or if the member must submit the claim. The Plan claims administrator will process the claim and send an EOB to the member showing the member's payment responsibility for covered services (deductible, coinsurance, and any difference between the allowed amount and the billed charge). The Plan pays the remaining allowed amount for covered services. The **Out-of-Network Provider** may balance bill the member the difference between the billed charge and the allowed amount (balance billing).

Members may self-refer to any health care provider, however, there is a cost savings for covered medical services received by a **Preferred Network Provider** or an **In-Network Provider**.

## Definition of Terms

### **Preferred Network Providers** -

Providers who have contracted with the Plan claims administrator to manage and deliver care at agreed upon allowed amounts. You pay a \$15 copayment for Primary Care Physician (PCP) and Specialist office visits and all for covered services rendered during the visit (no deductible or coinsurance) or for MDLIVE virtual visits. You pay 30% coinsurance (after deductible) for covered Preferred Network outpatient/inpatient facility services.

### **In-Network Providers** -

Providers who have contracted with the Plan claims administrator to manage and deliver care at agreed upon allowed amounts. You pay a \$40 copayment for Primary Care Physician (PCP) office visits and a \$60 copayment for Specialist office visits to In-Network Providers (no deductible) and 30% coinsurance (after deductible) for covered In-Network outpatient/inpatient services.

### **Out-of-Network Providers** -

Providers who do not have a contract with the Plan claims administrator. You pay 40% of the allowed amount (after a separate deductible) for covered services received from an Out-of-Network Provider.

**Out-of-Network Providers may balance bill you for any difference between their billed charge and the allowed amount for covered services.**

**Emergency Services** - Emergency services are covered everywhere; however, Out-of-Network Providers may balance bill the difference between the allowed amount and the billed charge for covered services.

**Deductible** - The amount you pay each benefit Plan Year before the Plan begins to pay for covered services.

**Copayment** - A fixed dollar amount the member pays for a covered service, usually at the time the member receives the service. The Plan pays the remaining allowed amount for covered services.

**Coinsurance** - A percentage of the allowed amount for covered services you pay, after paying any applicable deductible.

**Out-of-Pocket Maximum** - The maximum amount you pay toward the cost of covered services. Out-of-Pocket expenses for covered services include deductibles, copayments, and coinsurance.

*Verify the network status of your providers. This is an integral cost savings component of your plan choices.*

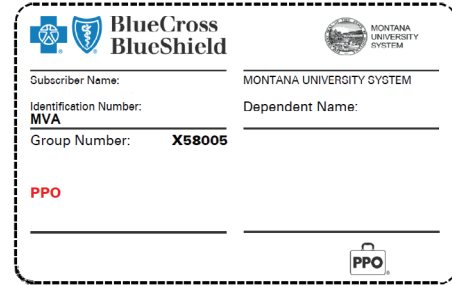
# Medical Plan *(optional)*

Administered by BlueCross BlueShield of Montana 1-800-820-1674 or 1-406-447-8747 bcbsmt.com

**Choices** offers a Medical Plan for Retirees and their eligible dependents.

Continuation of enrollment in the Medical Plan at retirement is a **one-time opportunity** for Retirees and their eligible dependents. Coverage is permanently forfeited if the Retiree fails to continue enrollment, cancels Medical coverage, or fails to pay premiums. **Note:** A legal spouse reaching age 65 is not a qualifying event for re-enrolling in Medical coverage. Please refer to the SPD for complete Medical Plan benefits, limitations, and exclusions (see pg. 24 for availability).

### Sample Medical Card



BlueCross BlueShield  
MONTANA UNIVERSITY SYSTEM

Subscriber Name: MONTANA UNIVERSITY SYSTEM  
Identification Number: MVA  
Group Number: X58005  
Dependent Name:  
PPO

### Non-Medicare Retirees (under age 65)

	Monthly Medical Plan Rates
Non-Medicare Retiree/Survivor Only	\$1,030
Non-Medicare Retiree + 1 Non-Medicare Dependent	\$2,060
Non-Medicare Retiree + 2 or more Non-Medicare Dependents	\$2,575
Non-Medicare Retiree + 1 Medicare Dependent	\$1,422
Non-Medicare Retiree + Medicare Spouse + Child(ren)	\$1,937
Non-Medicare Survivor + Child(ren)	\$1,545

### Medicare enrolled Retirees (over age 65)

	Monthly Medical Plan Rates
Medicare Retiree/Survivor Only	\$386
Medicare Retiree + 1 Non-Medicare Dependent	\$1,422
Medicare Retiree + 2 or more Non-Medicare Dependents	\$1,937
Medicare Retiree + 1 Medicare Dependent	\$773
Medicare Retiree + Medicare Spouse + Child(ren)	\$1,280
Medicare Retiree Survivor + Child(ren)	\$894

# Schedule of Medical Benefits

FY2027

	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network (Blue Preferred PPO)</b> (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Deductible</b> Applies to all covered services, unless otherwise noted or copayment is indicated.	\$1,500/Individual \$3,750/Family	\$1,500/Individual \$3,750/Family	\$3,000/Individual \$7,500/Family
<b>Copayment (outpatient office visits)</b>  Primary Care Physician (PCP) Visit Specialist Provider Visit  Federally Qualified Health Center (FQHC) Visit  MDLIVE Virtual Visit	   \$15 copay (includes all services rendered during the visit)  \$15 copay	  \$40 copay \$60 copay	
<b>Coinsurance Percentage</b> (% of allowed charges member pays)	30%	30%	40%
<b>Out-of-Pocket Maximum</b> (Maximum amount paid by member in a Plan Year for covered services; includes deductibles, copays and coinsurance)	\$5,600/Individual \$14,000/Family	\$5,600/Individual \$14,000/Family	\$8,450/Individual \$21,100/Family

\* Services from an Out-of-Network Provider have separate deductibles, % coinsurance, and Out-of-Pocket maximums. An Out-of-Network Provider may balance bill the difference between their billed charge and the allowed amount for covered services.



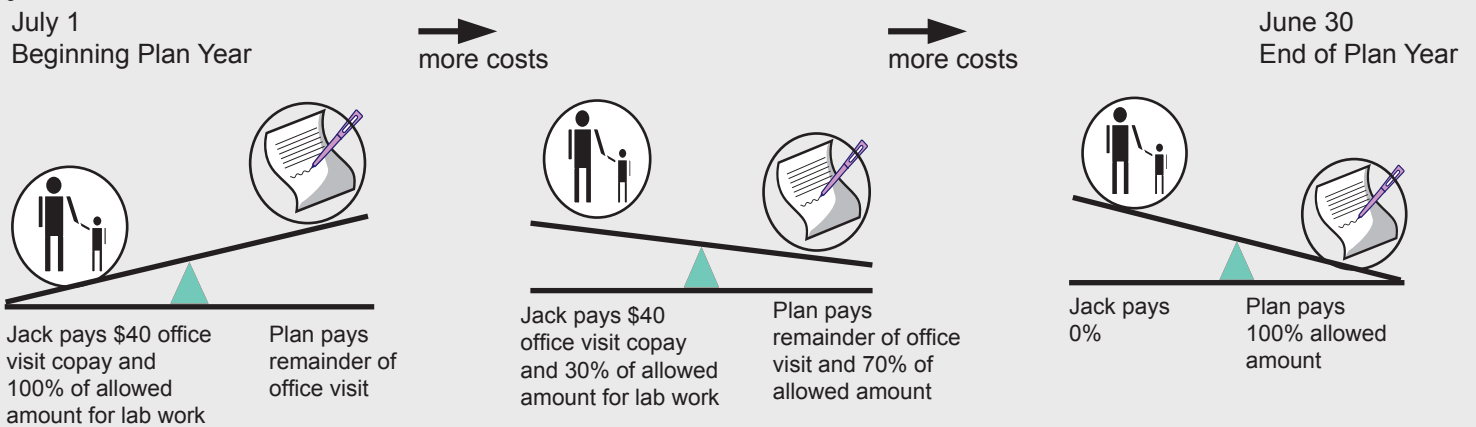
Yellowstone River, Miles City



Siyeh Creek, Glacier NP

## Examples of Medical Costs to Plan and Member - Primary Care Physician Visit

**(In-Network)** Jack's Plan deductible is \$1,500, coinsurance is 30%, and out-of-pocket max is \$5,600.

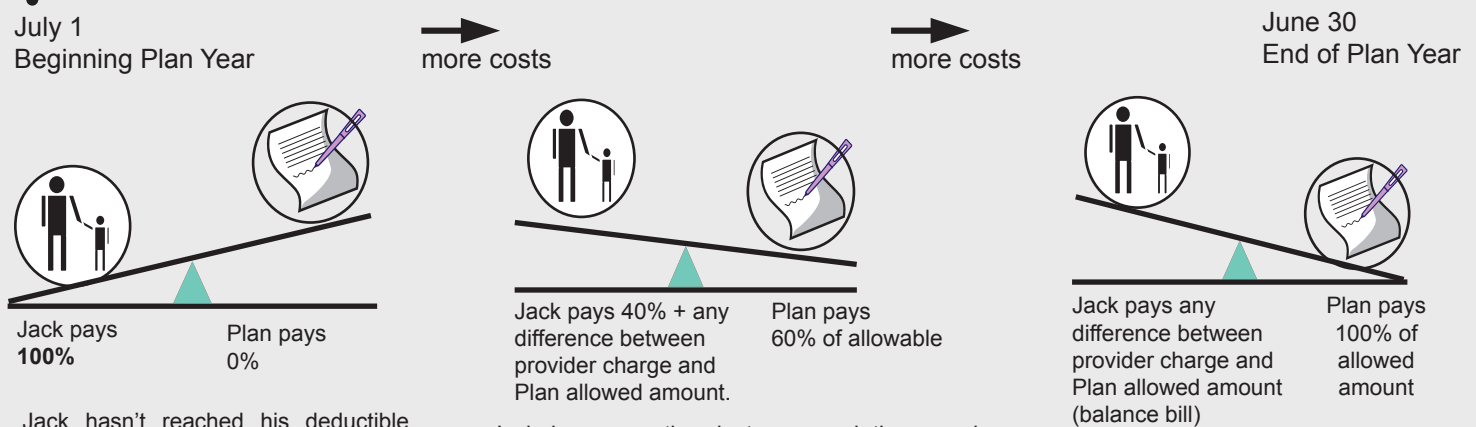


Jack has not reached his deductible yet and he visits the doctor and has lab work. He pays \$40 for the office visit and 100% of the allowed amount for covered lab charges. **For example**, Jack's doctor visit totals \$1,000. The office visit is \$150 and lab work is \$850. The Plan allows \$100 for the office visit and \$400 for the lab work. Jack pays \$40 for the office visit and \$400 for the lab work. The Plan pays \$60 for the office visit and \$0 for the lab work. The In-Network Provider writes off \$500.

Jack has seen the doctor several times and reaches his \$1,500 deductible. He pays \$40 for the office visit and 30% of the allowed amount for lab work and the Plan pays the remainder of the office visit + 70% of the allowed amount. **For example**, Jack's doctor visit totals \$1,000. The office visit is \$150 and lab work is \$850. The Plan allows \$100 for the office visit and \$400 for the lab work. Jack pays \$40 for the office visit and \$120 for the lab work. The Plan pays \$60 for the office visit and \$280 for the lab work. The In-Network Provider writes off \$500.

Jack reaches his \$5,600 out-of-pocket maximum. Jack has seen his doctor often and paid \$5,600 total (deductible + coinsurance + copays). The Plan pays 100% of the allowed amount for covered services for the remainder of the Plan Year. **For example**, Jack's doctor visit totals \$1,000. The office visit is \$150 and lab work is \$850. The Plan allows \$100 for the office visit and \$400 for the lab work. Jack pays \$0 and the Plan pays \$500. The In-Network Provider writes off \$500.

**(Out-of-Network)** Jack's Plan deductible is \$3,000, coinsurance is 40%, and out-of-pocket max is \$8,450.



Jack hasn't reached his deductible yet and he visits the doctor. He pays 100% of the provider charge. Only allowed amounts apply to his deductible. **For example**, the provider charges \$1,000. The Plan allowed amount is \$500. \$500 applies to Jack's Out-of-Network deductible. Jack must pay the provider the full \$1,000.

Jack has seen the doctor several times and reaches his \$3,000 deductible. His Plan pays some of the costs of his next visit. He pays 40% of the allowed amount and any difference between the provider charge and the Plan allowed amount. The Plan pays 60% of the allowed amount. **For example**, the provider charges \$1,000. The Plan allowed amount is \$500. Jack pays 40% of the allowed amount (\$200) + the difference between the provider charge and the Plan allowed amount (\$500). Jack's total responsibility is \$700. The Plan pays 60% of the allowed amount (\$300).

Jack reaches his \$8,450 out-of-pocket maximum. Jack has seen his doctor often and paid \$8,450 total (deductible + coinsurance). The Plan pays 100% of the allowed amount for covered services for the remainder of the Plan Year. Jack pays the difference between the provider charge and the allowed amount. **For example**, the provider charges \$1,000. The Plan allowed amount is \$500. Jack pays \$500 and the Plan pays \$500.

# Schedule of Medical Benefits

<i>Medical Plan Services</i>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network (Blue Preferred PPO)</b> (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Hospital Inpatient Services</b> Pre-Certification of non-emergency inpatient hospitalization is recommended			
Room & Board Charges		30%	40%
Ancillary Services		30%	40%
Surgical Services (See SPD for surgeries requiring prior authorization)		30%	40%
<b>Hospital Outpatient Services</b>			
Outpatient Services		30%	40%
Outpatient Surgery Center Services		30%	40%
<b>Physician/Professional Provider Services</b> (not listed elsewhere)			
Primary Care Physician (PCP) Office Visit - Includes Telemedicine and Naturopathic visits <b>Note:</b> Naturopathic visits are processed In-Network, however, the member <b>may</b> be balance billed the difference between the billed charge and the allowed amount.		\$40 copay/visit (for office visit only - other services subject to deductible/coinsurance)	40%
Specialist Office Visit Includes Telemedicine visits		\$60 copay/visit (for office visit only - other services subject to deductible/coinsurance)	40%
Federally Qualified Health Center (FQHC) Visit	\$15 copay/visit (includes all services rendered during the visit)		
MDLIVE Virtual Visit	\$15 copay/visit		
Inpatient/Outpatient Physician Services	30%	30%	40%
Lab/Ancillary/Misc. Services	30%	30%	40%
Eye Exam (preventive or medical)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	40%
Hearing Exam (preventive or medical)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	0% (no deductible) one/Plan Year (additional exams subject to office visit copay)	40%
Second Surgical Opinion	0%/visit (no deductible) (for office visit only)	0%/visit (no deductible) (for office visit only - other services subject to deductible/coinsurance)	40%

**Reminder:** Deductible applies to all covered services unless otherwise indicated or a copay applies. Out-of-Network Providers may balance bill the difference between their billed charge and the allowed amount for covered services.

<b>Medical Plan Services</b>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network</b> (Blue Preferred PPO) (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Emergency Services</b> Note: Emergency Services are processed In-Network			
Ambulance Services for Medical Emergency (ground or air)		\$200 copay/transport (for transport only - other services subject to deductible/coinsurance)	\$200 copay/transport (for transport only - other services subject to deductible/coinsurance)
Emergency Room Charges		\$250 copay/visit (for room charge only - other services subject to deductible/coinsurance (waived if immediately admitted to hospital))	\$250 copay/visit (for room charge only - other services subject to deductible/coinsurance (waived if immediately admitted to hospital))
Professional Provider Services		30%	30%
<b>Urgent Care Services</b> Note: Urgent Care Services are processed In-Network			
Facility/Professional Services		\$75 copay/visit (for room charge only - other services subject to deductible/coinsurance)	\$75 copay/visit (for room charge only - other services subject to deductible/coinsurance)
Lab & Diagnostic Services		30%	30%
<b>Maternity Services</b>			
Hospital Services		30%	40%
Physician Services (delivery & inpatient)	30% (waived if enrolled in WellBaby Program within first trimester)	30% (waived if enrolled in WellBaby Program within first trimester)	40%
Prenatal Office Visit	\$15 copay/visit (includes all services rendered during the visit)	\$40 copay/visit (for office visit only - other services subject to deductible/coinsurance)	40%
<b>Preventive Services</b>			
Preventive screenings/immunizations (adult & Well-Child care) Refer to pages 11 & 12 for listing of Preferred Network and In-Network Preventive Services covered at 100% of the allowed amount and age recommendations.	0% (no deductible)	0% (no deductible) (other services subject to deductible/coinsurance)	40%
<b>Mental Health/Substance Use Disorder</b>			
Inpatient Services (Pre-Certification is recommended)		30%	40%
Outpatient Visit (this is a combined max of 4 visits at \$0 copay for mental health & substance use disorder services) (Includes Telemedicine visits)	First 4 visits \$0 copay, then \$15 copay/visit (includes all services rendered during the visit)	First 4 visits \$0 copay, then \$40 copay/visit (other services subject to deductible/coinsurance)	40%

<b>Medical Plan Services</b>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network</b> (Blue Preferred PPO) (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Rehabilitative Services</b> Physical, Occupational, Speech, Cardiac, Respiratory, Pulmonary, and Massage Therapies; Acupuncture and Chiropractic			
<b>Inpatient Services</b> (Pre-Certification is recommended)		30% Max: 30 days/Plan Year	40% Max: 30 days/Plan Year
<b>Outpatient Services</b> (this is a combined max of 60 visits for all outpatient rehabilitative services) - Includes Telemedicine visits  <b>Note:</b> Acupuncture & Massage Therapy visits are processed In-Network, however, the member <b>may</b> be balance billed the difference between the billed charge and the allowed amount.	\$15 copay/visit Max: 60 visits/Plan Year (includes all services rendered during the visit)	\$40 copay/visit Max: 60 visits/Plan Year (other services subject to deductible/coinsurance)	40% Max: 60 visits/Plan Year
<b>Extended Care Services</b>			
<b>Home Health Care Visit</b> Prior Authorization is recommended)		\$40 copay/visit Max: 30 visits/Plan Year	40% Max: 30 visits/Plan Year
<b>Hospice Services</b>		30% Max: 6 months	40% Max: 6 months
<b>Skilled Nursing Facility Services</b> (Prior Authorization is recommended)		30% Max: 30 days/Plan Year	40% Max: 30 days/Plan Year
<b>Miscellaneous Services</b>			
<b>Allergy Shots</b>	\$15 copay/visit (for office visit only- if no office visit, deductible/ coinsurance waived)	\$60 copay/visit (for office visit only- if no office visit, deductible/coinsurance waived)	40%
<b>Durable Medical Equipment, Prosthetic Appliances &amp; Orthotics</b> (Prior Authorization is recommended for amounts greater than \$2,500)		30% Max: \$200/Plan Year for foot orthotics	40% Max: \$200/Plan Year for foot orthotics
<b>PKU Supplies</b> (Includes treatment & medical foods)	0% (no deductible)	0% (no deductible)	40%
<b>Hearing Aids</b> Pediatric- 18 years or younger Adult- 19 years or older (See SPD for benefit details) <b>Hearing Aids are processed In-Network</b>		30% Pediatric- 1/ear every 3 years (hearing aid only)  0% (no deductible) Adult- \$2,000/ear lifetime maximum (hearing aid only)	30% Pediatric- 1/ear every 3 years (hearing aid only)  0% (no deductible) Adult- \$2,000/ear lifetime maximum (hearing aid only)

# Schedule of Medical Benefits

<b>Medical Plan Services</b>	<b>Preferred Network (FQHC)</b> (combined w/ In-Network)	<b>In-Network</b> (Blue Preferred PPO) (combined w/ Preferred Network)	<b>Out-of-Network*</b> (separate accumulations)
<b>Miscellaneous Services cont.</b>			
Dietary/Nutritional Counseling Visit Includes Telemedicine visits	First 16 visits \$0 copay, then \$15 copay/visit (includes all services rendered during the visit)	First 16 visits \$0 copay, then \$40 copay/visit	40%
Obesity Management (Prior Authorization required)	30% copay (must be enrolled in Take Control program for non-surgical treatment)	30% copay (must be enrolled in Take Control program for non-surgical treatment)	40%
TMJ (Prior Authorization recommended)		30% (surgical treatment only)	40% (surgical treatment only)
<b>Organ Transplants</b>			
Transplant Services (Prior Authorization recommended)		30%	40%
<b>Out of Area Travel Reimbursement</b>			
Travel reimbursement for patient only If services are not available in your area (Prior Authorization required) (See SPD for travel reimbursement details)		0% (no deductible) - up to \$1,500/Plan Year - up to \$5,000/transplant	0% (no deductible) - up to \$1,500/Plan Year - up to \$5,000/transplant
<b>Wellness Program</b>			
Preventive Health Screenings Healthy Lifestyle Education & Support		see pg 21 - 23	
WellBaby Program & Wellness Lab			
BCBSMT Wellness Programs			
Take Control Lifestyle Management Program (Diabetes, Weight Loss, High Cholesterol, High Blood Pressure)			

**Reminder:** Deductible applies to all covered services unless otherwise indicated or a copay applies. Out-of-Network Providers may balance bill the difference between their billed charge and the allowed amount for covered services.

# Preventive Services

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## 1. What Services are Preventive?

The MUS Medical Plan provides preventive care coverage that complies with the federal health care reform law, the Patient Protection and Affordable Care Act (PPACA). Services designated as preventive care include:

- covered periodic wellness visits
- covered certain screenings for symptom-free or disease-free individuals, and
- covered routine immunizations.

**Note:** When covered preventive care services are provided by **Preferred Network** or **In-Network Providers**, the services are reimbursed at 100% of the allowed amount, without application of deductible, coinsurance, or copay. Preventive care services provided by an Out-of-Network Provider have a separate deductible, 40% coinsurance, and Out-of-Pocket maximum. An Out-of-Network Provider **may** balance bill the difference between their billed charge and the allowed amount.

The PPACA has used specific resources to identify the preventive services that require coverage: U.S. Preventive Services Task Force (USPSTF) A and B recommendations and the Advisory Committee on Immunization Practices (ACIP) recommendations adopted by the Centers for Disease Control (CDC). Guidelines for preventive care for infants, children, and adolescents, supported by the Health Resources and Services Administration (HRSA), come from two sources: Bright Futures Recommendations for Pediatric Health Care and the Uniform Panel of the Secretary’s Advisory Committee on Heritable Disorders in Newborns and Children.

**U.S. Preventive Services Task Force:** [uspreventiveservicestaskforce.org](http://uspreventiveservicestaskforce.org)  
**Advisory Committee on Immunization Practices (ACIP):** <https://cdc.gov/acip/index.html>  
**CDC:** [cdc.gov](http://cdc.gov)  
**Bright Futures:** [brightfutures.org](http://brightfutures.org)  
**Secretary Advisory Committee:** [hrsa.gov/about/organization/committees.html](http://hrsa.gov/about/organization/committees.html)

## 2. Important Tips

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1. Accurate coding for preventive services by your health care provider is the key to accurate reimbursement by the Medical Plan. All standard correct medical coding practices should be observed.

2. Also of importance is the **difference** between a “screening” test and a diagnostic, monitoring, or surveillance test. A “screening” test done on an asymptomatic person **is** a preventive service and is considered preventive even if the test results are positive for disease, but future tests would be diagnostic, for monitoring the disease or the risk factors for the disease. A test done because symptoms of disease are present **is not** a preventive screening and is considered diagnostic.

3. Ancillary services directly associated with a “screening” colonoscopy are also considered preventive services. Therefore, the evaluation office visit with the doctor performing the colonoscopy, colonoscopy procedure, the ambulatory facility fee, anesthesiology (if necessary), and pathology will be reimbursed as preventive, provided they are submitted with accurate preventive coding.

*See next page for listing of covered Preventive Services.*

# Covered Preventive Services

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<b>Periodic Exams</b> Appropriate screening tests per Bright Futures and other sources (previous page)	
<b>Well-Child Care</b> Infant through age 17	<ul style="list-style-type: none"> <li>Age 0 months through 4 years (up to 14 visits)</li> <li>Age 5 years through 17 years (1 visit/Plan Year)</li> </ul>
<b>Adult Routine Exam</b> Exams may include screening/counseling and/or risk factor reduction interventions for depression, obesity, tobacco use/abuse, drug and/or alcohol use/abuse	<ul style="list-style-type: none"> <li>Age 18 years through 65+ (1/Plan Year)</li> </ul>
<b>Preventive Screenings</b>	
<b>Anemia Screening</b>	<ul style="list-style-type: none"> <li>Pregnant Women</li> </ul>
<b>Bacteriuria Screening</b>	<ul style="list-style-type: none"> <li>Pregnant Women</li> </ul>
<b>Breast Cancer Screening (mammography)</b>	<ul style="list-style-type: none"> <li>Women age 40+ (1/Plan Year)</li> </ul>
<b>Cervical Cancer Screening (PAP)</b>	<ul style="list-style-type: none"> <li>Women age 21 - 65 (1/Plan Year)</li> </ul>
<b>Cholesterol Screening</b>	<ul style="list-style-type: none"> <li>Men age 35+ (age 20 - 35 if risk factors for coronary heart disease are present)</li> <li>Women age 45+ (age 20 - 45 if risk factors for coronary heart disease are present)</li> </ul>
<b>Colorectal Cancer Screening age 45 - 75</b>	<ul style="list-style-type: none"> <li>Fecal occult blood testing; 1/Plan Year <b>or</b></li> <li>Sigmoidoscopy; every 5 years <b>or</b></li> <li>Colonoscopy; every 10 years</li> </ul>
<b>Prostate Cancer Screening (PSA) age 50+</b>	<ul style="list-style-type: none"> <li>1/Plan Year (age 40+ with risk factors)</li> </ul>
<b>Osteoporosis Screening</b>	<ul style="list-style-type: none"> <li>Post-menopausal women age 65+, or age 60+ with risk factors (1 bone density x-ray (DXA)/Plan Year)</li> </ul>
<b>Abdominal Aneurysm Screening</b>	<ul style="list-style-type: none"> <li>Men age 65 - 75 who have ever smoked (1 screening by ultrasound/Plan Year)</li> </ul>
<b>Diabetes Screening</b>	<ul style="list-style-type: none"> <li>Adults with high blood pressure</li> </ul>
<b>HIV Screening</b>	<ul style="list-style-type: none"> <li>Pregnant women and others at risk</li> </ul>
<b>RH Incompatibility Screening</b>	<ul style="list-style-type: none"> <li>Pregnant women</li> </ul>
<b>Routine Immunizations</b>	
<p>Diphtheria, Tetanus, Pertussis (DTaP) (Tdap) (Td); Haemophilus Influenza (Hib); Hepatitis A (HepA) &amp; B (HepB); Human Papillomavirus (HPV); Influenza; Measles, Mumps, Rubella (MMR); Meningococcal (MenACWY) (MenB), Pneumococcal (Pneumonia) (PCV13); Poliovirus (IPV); Rotavirus (RV); Chickenpox (Varicella); Zoster (Shingles); Coronavirus (COVID-19); Tuberculosis testing (TB).</p> <p>Influenza, Zoster (Shingles), and COVID-19 vaccinations are reimbursed at 100% via the Navitus Prescription Drug Plan.</p> <p>For recommended immunization schedules for all ages, visit the CDC website at <a href="https://www.cdc.gov/vaccines/index.html">https://www.cdc.gov/vaccines/index.html</a></p>	

# Prescription Drug Plan

(Included in Medical Plan)



Administered by Navitus Health Solutions

## Who is eligible?

All MUS Medical Plan enrollees and their eligible dependents will automatically be enrolled in the Navitus Health Solutions Prescription Drug Plan (PDP) coverage (non-Medicare enrollees (Commercial Plan)/Medicare primary enrollees (MedicareRx Plan (Part D))). There is no separate premium and no deductible for prescription drugs.

**How do I access my PDP information?** To access more information about the Navitus PDPs, including the MUS-specific participating network pharmacy directory and the complete prescription drug formulary (preferred drug list), you will need to register on the Navitus Member Portal (see next page). If you have questions regarding the drug formulary or pharmacy directory, contact Navitus Customer Care (see next page).

To determine your MUS PDP drug tier level and copay amount before going to the pharmacy, consult the Drug Schedule of Benefits, log into the Navitus Member Portal, or contact Navitus Customer Care (see next page).

## How do I fill my prescriptions?

Prescription drugs may be obtained through the Plan at either a local retail pharmacy (up to a 34 or 90-day supply) or through a mail order pharmacy (90-day supply). Members who use maintenance medications can experience a significant cost-savings when filling their prescriptions for a 90-day supply.

## Retail Pharmacy Network

**NOTE:** CVS/Target pharmacies are not part of the MUS PDP participating pharmacy network. If you choose to use these pharmacies, you will be responsible for all charges. This is not applicable to Navitus MedicareRx enrollees.

## Mail Order Pharmacies

Ridgeway and Costco Pharmacies administer the mail order pharmacy program.

## Specialty Pharmacy

The preferred Specialty Pharmacy is Lumicera Health Services. Lumicera helps members who are taking prescription drugs that require special handling and/or administration to treat certain chronic illnesses or complex conditions by providing services that offer convenience and support. Ordering prescriptions with the specialty pharmacy is simple, contact Lumicera Customer Care (see next page).

You can access the Lumicera specialty pharmacy Frequently Asked Questions (FAQs) at [lumicera.com/Patients/FAQ.aspx](http://lumicera.com/Patients/FAQ.aspx).



## Medicare Part D Plan

The Medicare PDP, Navitus MedicareRx, is a Medicare Part D prescription drug plan (PDP). Like all Medicare Part D plans, this Medicare PDP is approved by Medicare and run by a private company (Navitus).

- Enrollment in another Medicare Part D drug plan is not permitted.
- MUS Medicare primary Retiree Plan members cannot be covered on another MUS Medicare primary Retiree Plan as a legal spouse (dual enrollment).
- Medicare-eligible Plan members **must** be enrolled in **BOTH** Medicare Part A and B to be eligible for this drug plan and to remain covered on the MUS Medical Plan.

# Prescription Drug Plan

Drug Schedule of Benefits Tier Level	Retail (up to 34-day supply)	Retail/Mail Order (90-day supply)
<b>Tier \$0</b> (certain preventive medications (ACA, certain statins, Metformin and Omeprazole))	\$0 Copay	\$0 Copay
<b>Tier 1</b> (low cost, high-value generics and select brands that provide high clinical value)	\$20 Copay	\$40 Copay
<b>Tier 2</b> (preferred brands and select generics that are less cost effective)	\$60 Copay	\$120 Copay
<b>Tier 3</b> (non-preferred brands and generics that provide the least value because of high cost or low clinical value, or both)	50% Coinsurance  (Does not apply to the Out-of-Pocket maximum)	50% Coinsurance  (Does not apply to the Out-of-Pocket maximum)
<b>Tier 4 (Specialty)</b> (specialty medications for certain chronic illnesses or complex diseases)  \$250 copay if filled at preferred Specialty pharmacy  50% coinsurance, if filled at a non-preferred Specialty pharmacy (Does not apply to the Out-of-Pocket maximum)	N/A	N/A
<b>Out-of-Pocket Maximum</b>	Individual: \$2,400/Plan Year (Commercial) Family: \$6,000/Plan Year (Commercial)  Individual: \$2,400/Calendar Year 2027 (MedicareRx)	

## Questions?

### Navitus Customer Care

call 24 hours/day | 7 days/week

(Closed Thanksgiving & Christmas Day)

### Commercial Plan (Non-Medicare)

1-866-333-2757

navitus.com

### MedicareRx Plan (Medicare)

1-866-270-3877

medicarerx.navitus.com

### Lumicera Customer Care

1-855-847-3553

Mon. - Thurs. 7 a.m. - 6 p.m., Fri. 7 a.m. - 5 p.m. MST

lumicera.com

### Costco

1-800-607-6861

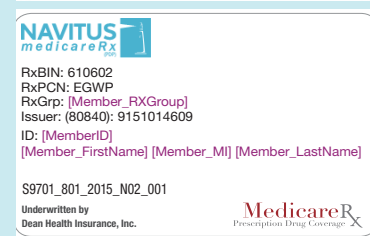
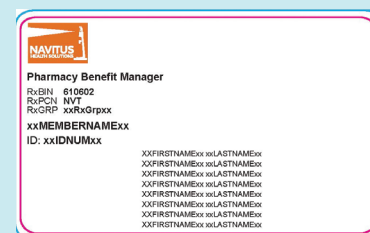
costco.com/Pharmacy/home-delivery

### Ridgeway:

1-800-630-3214

ridgewayrx.com

## Sample Pharmacy Cards



# Dental Plan (*optional*)



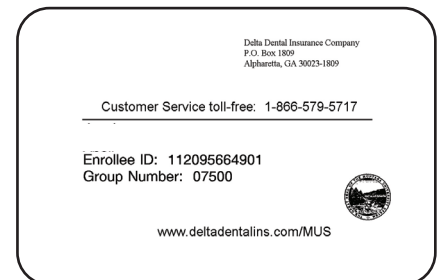
Administered by Delta Dental 1-866-579-5717 [deltadentalins.com/mus](http://deltadentalins.com/mus)

**Choices** offers the Dental **Select Plan** option for Retirees and their eligible dependents.

Continuation of enrollment in the Dental Plan at retirement is a one-time opportunity for Retirees and their eligible dependents. Coverage is permanently forfeited if the Retiree fails to continue enrollment, cancels Dental coverage, or fails to pay premiums. **Note:** A legal spouse reaching age 65 is not a qualifying event for re-enrolling in Dental coverage. Please refer to the SPD for complete Dental Plan benefits, limitations, and exclusions (see pg. 24 for availability).

	Select Plan - Enhanced Coverage
<b>Monthly Dental Plan Rates</b>	<ul style="list-style-type: none"> <li>• Retiree/Survivor Only \$59</li> <li>• Retiree + Spouse \$106</li> <li>• Retiree/Survivor + Child(ren) \$106</li> <li>• Retiree + Family \$177</li> </ul>
<b>Annual Benefit Maximum</b>	<b>\$2,000 per covered individual</b>
<b>Diagnostic &amp; Preventive Services</b>	Twice/Plan Year: <ul style="list-style-type: none"> <li>• Initial and periodic oral exam</li> <li>• Cleaning</li> <li>• Complete series of intraoral X-rays</li> <li>• Topical application of fluoride</li> </ul> <b>Note:</b> The above services <b>do not</b> apply to the \$2,000 annual benefit maximum.
<b>Basic Restorative Services</b>	<ul style="list-style-type: none"> <li>• Amalgam filling</li> <li>• Endodontic treatment</li> <li>• Periodontic treatment</li> <li>• Oral surgery</li> <li>• Removal of impacted teeth</li> </ul>
<b>Major Restorative Services</b>	<ul style="list-style-type: none"> <li>• Crown</li> <li>• Root canal</li> <li>• Complete lower and upper denture</li> <li>• Dental implant</li> <li>• Occlusal guards</li> </ul>
<b>Orthodontia Services</b>	<ul style="list-style-type: none"> <li>• \$1,500 lifetime benefit/individual</li> </ul>

## Sample Dental Card



### Select Plan Benefit Highlights:

#### Diagnostic & Preventive Services

The **Choices Select Plan** allows MUS Plan members to obtain diagnostic & preventive services without those costs applying to the annual \$2,000 maximum.

#### Orthodontic Benefits

The **Choices Select Plan** provides a \$1,500 lifetime orthodontic benefit per covered individual. Benefits are paid at 50% of the allowed amount for covered services. Treatment plans usually include an initial down payment and ongoing monthly fees. If an initial down payment is required, the Plan will pay up to 50% of the initial payment, up to 1/3 of the total treatment charge. In addition, Delta Dental will establish a monthly reimbursement based on your provider's monthly fee and your prescribed treatment plan.

## Dental Fee Schedule

MUS dental claims are reimbursed based on a fixed dental fee schedule. The following subsets of the **Choices Select Plan** fee schedule includes the most common used procedure codes. The fee schedule's fixed dollar amount is the maximum reimbursement amount paid by the Plan for the specified procedure code, regardless of provider network. Covered Dental Plan enrollees are responsible for the difference (if any) between the provider's billed charge and the fee schedule's maximum reimbursement amount.

Dental Plan enrollees have the freedom of choice to visit any licensed dentist, however, Out-of-Pocket costs may be reduced if seeing a Delta Dental Premier or PPO network dentist.

\*The dental procedure codes and nomenclature are copyright of the American Dental Association. The procedures described and maximum reimbursement amounts indicated in the fee schedule are subject to the terms of the MUS-Delta Dental contract and Delta Dental processing policies. These allowances may be further reduced due to maximums, limitations, and exclusions. Please refer to the SPD for complete benefit and fee schedule information (see pg. 24 for availability).

Procedure Code	Description	Fee Schedule
D0120	Periodic oral evaluation – established patient	\$56.00
D0140	Limited oral evaluation – problem focused	\$81.00
D0145	Oral evaluation for a patient under three years of age and counseling with	\$77.00
D0150	Comprehensive oral evaluation – new or established patient	\$73.00
D0160	Detailed and extensive oral evaluation – problem focused, by report	\$153.00
D0170	Re-evaluation – limited, problem focused (established patient; not post-operative visit)	\$57.00
D0180	Comprehensive periodontal evaluation – new or established patient	\$122.00
D0190	Screening of a patient	\$31.00
D0191	Assessment of a patient	\$31.00
D0210	Intraoral – comprehensive series of radiographic images	\$137.00
D0220	Intraoral – periapical first radiographic image	\$29.00
D0230	Intraoral – periapical each additional radiographic image	\$22.00
D0240	Intraoral – occlusal radiographic image	\$37.00
D0250	Extra-oral – 2D projection radiographic image created using a stationary radiation source, and detector	\$64.00
D0270	Bitewing – single radiographic image	\$25.00
D0272	Bitewings – two radiographic images	\$55.00
D0273	Bitewings – three radiographic images	\$54.00
D0274	Bitewings – four radiographic images	\$72.00
D0277	Vertical bitewings – 7 to 8 radiographic images	\$135.00
D0310	Sialography	\$453.00
D0320	Temporomandibular joint arthrogram, including injection	\$685.00
D0321	Other temporomandibular joint radiographic images, by report	\$247.00
D0322	Tomographic survey	\$391.00
D0330	Panoramic radiographic image	\$133.00
D0340	2D cephalometric radiographic image – acquisition, measurement and analysis	\$99.00
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	\$41.00
D0364	Cone beam CT capture and interpretation with limited field of view – less than one whole jaw	\$175.00
D0365	Cone beam CT capture and interpretation with field of view of one full dental arch – mandible	\$297.00
D0366	Cone beam CT capture and interpretation with field of view of one full dental arch – mandible	\$297.00
D0367	Cone beam CT capture and interpretation with field of view of one full dental arch – maxilla, with or without cranium	\$178.00

Dental Fee Schedule

Procedure Code	Description	Fee Schedule
D0391	Interpretation of diagnostic image by a practitioner not associated with capture of the image, including report	\$98.00
D0601	Caries risk assessment and documentation, with a finding of low risk	\$17.00
D0602	Caries risk assessment and documentation, with a finding of moderate risk	\$17.00
D0603	Caries risk assessment and documentation, with a finding of high risk	\$17.00
D1110	Prophylaxis – adult	\$115.00
D1120	Prophylaxis – child (through age 13)	\$77.00
D1206	Topical application of fluoride varnish (Child through age 18)	\$34.00
D1208	Topical application of fluoride – excluding varnish (Child through age 18)	\$31.00
D1351	Sealant – per tooth (Child through age 15)	\$64.00
D1352	Preventive resin restoration in a moderate to high caries risk patient – permanent tooth (Child through age 15)	\$62.00
D1510	Space maintainer – fixed, unilateral – per quadrant (Child through age 13)	\$313.00
D1516	Space maintainer – fixed – bilateral, maxillary (Child through age 13)	\$439.00
D1517	Space maintainer – fixed – bilateral, mandibular (Child through age 13)	\$484.00
D1551	Re-cement or re-bond bilateral space maintainer – maxillary	\$69.00
D1552	Re-cement or re-bond bilateral space maintainer – mandibular	\$69.00
D1556	Removal of fixed unilateral space maintainer – per quadrant	\$69.00
D2140	Amalgam – one surface, primary or permanent	\$93.00
D2150	Amalgam – two surfaces, primary or permanent	\$118.00
D2160	Amalgam – three surfaces, primary or permanent	\$147.00
D2161	Amalgam – four or more surfaces, primary or permanent	\$176.00
D2330	Resin-based composite – one surface, anterior	\$112.00
D2331	Resin-based composite – two surfaces, anterior	\$143.00
D2332	Resin-based composite – three surfaces, anterior	\$174.00
D2335	Resin-based composite - four or more surfaces (anterior)	\$214.00
D2391	Resin-based composite – one surface, posterior	\$127.00
D2392	Resin-based composite – two surfaces, posterior	\$162.00
D2393	Resin-based composite – three surfaces, posterior	\$207.00
D2394	Resin-based composite – four or more surfaces, posterior	\$241.00
D2543	Onlay – metallic – three surfaces	\$375.00
D2544	Onlay – metallic – four or more surfaces	\$545.00
D2620	Inlay – porcelain/ceramic – two surfaces	\$335.00
D2644	Onlay – porcelain/ceramic – four or more surfaces	\$553.00
D2664	Onlay – resin-based composite – four or more surfaces	\$440.00
D2710	Crown – resin-based composite (indirect)	\$284.00
D2740	Crown – porcelain/ceramic substrate	\$497.00
D2750	Crown – porcelain fused to high noble metal	\$463.00
D2751	Crown – porcelain fused to predominantly base metal	\$420.00
D2780	Crown – ¾ cast high noble metal	\$516.00
D2783	Crown – ¾ porcelain/ceramic	\$488.00
D2790	Crown – full cast high noble metal	\$520.00
D2792	Crown – full cast noble metal	\$545.00

## Dental Fee Schedule .....

Procedure Code	Description	Fee Schedule
D2920	Re-cement or re-bond crown	\$63.00
D2921	Reattachment of tooth fragment, incisal edge or cusp	\$143.00
D2928	Prefabricated porcelain/ceramic crown – permanent tooth	\$222.00
D2929	Prefabricated porcelain/ceramic crown – primary tooth	\$252.00
D2930	Prefabricated stainless steel crown – primary tooth	\$186.00
D2931	Prefabricated stainless steel crown – permanent tooth	\$222.00
D2940	Protective restoration	\$70.00
D2950	Core buildup, including any pins when required	\$151.00
D3110	Pulp cap – direct (excluding final restoration)	\$49.00
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	\$121.00
D3330	Endodontic therapy, molar tooth (excluding final restoration)	\$873.00
D3346	Retreatment of previous root canal therapy – anterior	\$763.00
D3347	Retreatment of previous root canal therapy – premolar	\$850.00
D3410	Apicoectomy – anterior	\$776.00
D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant	\$371.00
D4270	Pedicle soft tissue graft procedure	\$620.00
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	\$703.00
D4275	Non-autogenous connective tissue graft (including recipient site and donor material) first tooth, implant, or edentulous tooth position in graft	\$916.00
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	\$173.00
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	\$117.00
D4346	Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation	\$96.00
D4355	Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit	\$104.00
D4910	Periodontal maintenance	\$99.00
D5110	Complete denture – maxillary	\$675.00
D5120	Complete denture – mandibular	\$662.00
D5130	Immediate denture – maxillary	\$783.00
D5140	Immediate denture – mandibular	\$793.00
D5211	Maxillary partial denture – resin base (including retentive/clasping materials, rests, and teeth)	\$464.00
D5212	Mandibular partial denture – resin base (including retentive/clasping materials, rests, and teeth)	\$556.00
D5226	Mandibular partial denture - flexible base (including retentive/clasping materials, rests, and teeth)	\$643.00
D5410	Adjust complete denture – maxillary	\$32.00
D5421	Adjust partial denture – maxillary	\$46.00
D5422	Adjust partial denture – mandibular	\$33.00
D5511	Repair broken complete denture base, mandibular	\$86.00
D5512	Repair broken complete denture base, maxillary	\$86.00
D5640	Replace broken teeth – per tooth	\$102.00
D5650	Add tooth to existing partial denture	\$117.00

Dental Fee Schedule

Procedure Code	Description	Fee Schedule
D5711	Rebase complete mandibular denture	\$320.00
D5820	Interim partial denture (including retentive/clasping materials, rests, and	\$216.00
D5850	Tissue conditioning, maxillary	\$51.00
D5851	Tissue conditioning, mandibular	\$51.00
D6010	Surgical placement of implant body: endosteal implant	\$860.00
D6240	Pontic – porcelain fused to high noble metal	\$499.00
D6241	Pontic – porcelain fused to predominantly base metal	\$425.00
D6242	Pontic – porcelain fused to noble metal	\$463.00
D6245	Pontic – porcelain/ceramic	\$489.00
D6740	Retainer crown – porcelain/ceramic	\$497.00
D6750	Retainer crown – porcelain fused to high noble metal	\$507.00
D6751	Retainer crown – porcelain fused to predominantly base metal	\$420.00
D6752	Retainer crown – porcelain fused to noble metal	\$490.00
D6790	Retainer crown – full cast high noble metal	\$498.00
D7111	Extraction, coronal remnants – primary tooth	\$68.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps	\$119.00
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	\$204.00
D7220	Removal of impacted tooth – soft tissue	\$239.00
D7230	Removal of impacted tooth – partially bony	\$283.00
D7240	Removal of impacted tooth – completely bony	\$327.00
D9110	Palliative treatment of dental pain – per visit	\$73.00
D9120	Fixed partial denture sectioning	\$86.00
D9222	Deep sedation/general anesthesia – first 15 minutes	\$280.00
D9223	Deep sedation/general anesthesia – each subsequent 15 minute increment	\$135.00
D9239	Intravenous moderate (conscious) sedation/analgesia – first 15 minutes	\$252.00
D9243	Intravenous moderate (conscious) sedation/analgesia – each subsequent 15 minute increment	\$111.00
D9310	Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	\$67.00
D9942	Repair and/or reline of occlusal guard	\$40.00
D9944	Occlusal guard – hard appliance, full arch	\$283.00
D9945	Occlusal guard – soft appliance, full arch	\$151.00
D9946	Occlusal guard – hard appliance, partial arch	\$320.00
D9947	Custom sleep apnea appliance fabrication and placement	\$273.00
D9949	Repair of a custom sleep apnea appliance	\$40.00
D9950	Occlusion analysis – mounted case	\$187.00
D9951	Occlusal adjustment – limited	\$51.00
D9952	Occlusal adjustment – complete	\$406.00
D9953	Reline custom sleep apnea appliance (indirect)	\$40.00

# Vision Hardware Plan (optional)



Administered by BlueCross BlueShield of Montana 1-800-820-1674 or 406-447-8747 bcbsmt.com

**Choices** offers a Vision Hardware Plan for Retirees and their eligible dependents.

Continuation of enrollment in the Vision Hardware Plan at retirement is a one-time opportunity for Retirees and their eligible dependents. Coverage is permanently forfeited if the Retiree fails to continue enrollment, cancels Vision Hardware coverage, or fails to pay premiums. **Note:** A legal spouse reaching age 65 is not a qualifying event for re-enrolling in Vision Hardware coverage. Please refer to the SPD for complete Vision Hardware Plan benefits, limitations, and exclusions (see pg. 24 for availability).

Using Your Vision Hardware Plan is important to your eye wellness and overall health care. Visit your vision provider, purchase hardware, and submit your claim form to BlueCross BlueShield of Montana (BCBSMT) for processing. **The optional Vision Hardware Plan coverage is for hardware only.** Eye Exams, whether preventive or medical, are covered under the Medical Plan (see pg. 7 Eye Exam (preventive & medical)).

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Monthly Vision Hardware Plan Rates	
• Retiree/Survivor Only	\$10.70
• Retiree + Spouse	\$20.20
• Retiree/Survivor + Child(ren)	\$21.26
• Retiree + Family	\$31.18

### Sample Vision Hardware Card

Subscriber Name: \_\_\_\_\_ MONTANA UNIVERSITY SYSTEM  
 Identification Number: \_\_\_\_\_ Dependent Name: \_\_\_\_\_  
 MVA  
 Group Number: V58005

Service/Material	Coverage
<p><b>Eyeglass Frame and Lenses:</b></p> <p><b>Frame:</b> One eyeglass frame per Plan Year, in lieu of contact lenses</p> <p><b>Lenses:</b> One pair of prescription lenses per Plan Year, in lieu of contact lenses</p>	<p>Up to \$300 allowance toward the purchase of one eyeglass frame and one pair of prescription lenses, including single vision, bifocal, trifocal, progressive lenses; ultraviolet treatment; tinting; scratch-resistant coating; polycarbonate; anti-reflective coating.</p>
<p><b>Contact Lenses:</b></p> <p>One pair or one single purchase of a supply of prescription contact lenses per Plan Year, in lieu of an eyeglass frame and prescription lenses</p>	<p>Up to \$200 allowance toward contact lens fitting and the purchase of conventional, disposable, or medically necessary* prescription contact lenses.</p>

\*Prescription contact lenses that are required to treat medical or abnormal visual conditions, including but not limited to eye surgery (i.e., cataract removal), visual perception in the better eye that cannot be corrected to 20/70 through the use of eyeglasses, and certain corneal or other eye diseases (i.e., anisometropia, high ametropia, and keratoconus).

**Filing a claim:** The Plan member may be responsible for vision hardware charges at the time of purchase. If the Provider does not bill for vision hardware purchases, the Provider should provide the Plan member with a walk-out statement that can be submitted to BCBSMT for reimbursement, along with a BCBSMT Claim Form, which can be found at [choices.mus.edu/forms.html](http://choices.mus.edu/forms.html).

# MUS Wellness Program (optional) .....



The MUS Plan offers Wellness programs to covered **Choices** Medical Plan enrollees over the age of 18.

## Wellness Health Screenings

### WellChecks

Each campus location offers Comprehensive Health Screenings (WellChecks) twice per Plan Year (July 1 - June 30) to MUS **Choices** Medical Plan members (18 or older) at no cost for Plan members. The MUS Comprehensive Health Screenings include: Comprehensive Metabolic Panel + Lipid Panel (Cholesterol) + Complete Blood Count (CBC) + Iron + TSH (Thyroid) + PSA (Prostate) Blood Test (men over 50) + Biometric Screening. Other additional lab tests are available for an additional cost, at discounted prices.

MUS Wellness staff are available at designated WellChecks to answer wellness related questions. Go to [wellness.mus.edu/WellCheck](http://wellness.mus.edu/WellCheck) for more information.

### Online Registration

Online registration is required for all participants for WellCheck appointments. To register go to: [my.itstartswithme.com](http://my.itstartswithme.com).

### Lab Tests

Log into your It Starts With Me account for a complete listing of lab tests available at WellCheck.

### Flu Shots

Flu shots are offered at no cost for Plan members in the fall, subject to national vaccine availability. Go to [wellness.mus.edu/WellCheck.html](http://wellness.mus.edu/WellCheck.html) for more information.

## BCBSMT Wellness & Incentive Programs

Plan members over the age of 18 who are covered on the **Choices** Medical Plan are eligible to participate in the BCBSMT Wellness & Incentive Programs! Build healthy habits and experience the lifelong rewards of better wellbeing.

The BCBSMT health and wellness program resources are available to help you live healthy every day. Resources include, but are not limited to: bones & joints, depression/anxiety, diabetes, fitness/exercise, pregnancy, high cholesterol, high blood pressure, weight loss, asthma, and many more.

Earn Blue Points rewards through the Well onTarget incentive program by completing activities and reaching goals, tracking activity and healthy habits, and participating in personal wellness challenges. Redeem your Blue points for on-line gift cards from over 75 merchants.

Visit the BCBSMT member portal to get started at: [bcbsmt.com/member](http://bcbsmt.com/member)



## Stay Connected



For education and updates, visit our Blog: [muswellness.blog](http://muswellness.blog)

Visit the MUS Wellness website at: [wellness.mus.edu](http://wellness.mus.edu)



# Your future self will thank you.

**Where would you like your health to be a year from now?  
How could your life be better if you made some changes?**

Your health plan includes programs that can help you live healthy every day. The first step to success is starting!

**Health and wellness resources for:**

- Anxiety
- Asthma
- Bones and joints
- Cholesterol
- Depression
- Diabetes
- Fitness and exercise
- Heart and lung disease
- High blood pressure
- Pregnancy
- Quitting tobacco
- Sleep problems
- Stress
- Substance use
- Weight loss

These programs do not replace the care of a doctor. Talk to your doctor about any health questions or concerns. Image(s) may have been created or enhanced using artificial intelligence tools.

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**Find out more.**

Access your health and wellness programs in one place.

1. Scan the code.
2. Log in to **bcbsmt.com**.



**Scan this QR code to visit bcbsmt.com.**

# MUS Wellness Program Cont.

## Healthy Lifestyle Education & Support

### Wellness Lab

Wellness Lab is an online learning tool featuring courses in short-video format. Courses cover topics in fitness, nutrition, and healthy habits. Want to learn some new exercises or cooking techniques? Wellness Lab is a great place to start. Learn, grow, and live your best life with Wellness Lab!

[wellnesslab.thinkific.com](http://wellnesslab.thinkific.com)



### Quick Help Program

If you have a quick question regarding health, fitness, or nutrition related topics, send us an email at: [wellness@montana.edu](mailto:wellness@montana.edu). We will do our best to provide the information you need or point you in the right direction if we don't have an answer ourselves!

*The information given through the Quick Help Program does not provide medical advice, is intended for general educational purposes only, and does not always address individual circumstances.*

### WellBaby Program

WellBaby is a pregnancy benefit designed to help you achieve a healthier pregnancy. Enroll during your first trimester to take advantage of all of the program benefits, including copay/coinsurance waivers.



For more information call 406-660-0082 or visit [wellness.mus.edu/WellBaby.html](http://wellness.mus.edu/WellBaby.html)

### Take Control Lifestyle Management Program



**takecontrol**

Customized Plans. Individual Results. Real Savings.

Take Control is a health coaching program that believes living well is within everyone's reach. Take Control offers comprehensive and confidential education and support for the medical conditions listed below. Their unique and convenient telephonic delivery method allows Plan members to participate from anywhere and receive individual attention specific to each Plan member's needs. Plan members with any of the following conditions may enroll:

- **Diabetes:** Type I, Type II, Pre-diabetes, or Gestational (Fasting GLUC > 125)
- **Weight Loss:** High Body Mass Index (BMI > 24.99)
- **High Blood Pressure:** (Hypertension) (Systolic > 140 or Diastolic > 90)
- **High Cholesterol:** (Hyperlipidemia) (CHOL > 240 or TRIG > 200 or LDL > 150 or HDL < 40M/50F)
- WellBaby participants can join Take Control as part of the WellBaby program

Services include monthly health coaching and healthy lifestyle resources.

### Benefits Pre-Authorized by your Health Coach may include:

- Medical visit with a Preferred Network or an In-Network primary care provider (\$0 copay).
- Sleep study (deductible/coinsurance waived).
- Additional counseling visits (\$0 copay).
- Copay waivers for diabetic supplies.

For more information, visit [wellness.mus.edu/TakeControl.html](http://wellness.mus.edu/TakeControl.html), contact Take Control at 1-800-746-2970, or visit [takecontrolmt.com](http://takecontrolmt.com).

**Available to Non-Medicare enrollees only.**

**For more information about the MUS Wellness programs, contact the MUS Wellness office at 406-994-6111.**

# Additional Benefit Plan Information

## Self-Audit Award Program

Be sure to check all medical health care provider bills and Explanation of Benefits (EOBs) from the Medical Plan claims administrator to ensure charges have not been duplicated or you have been billed for services you did not receive. When you detect billing errors that result in a claims adjustment, the Plan will share the savings with you! You may receive an award of 50% of the savings, up to a maximum of \$1,000.

The Self-Audit Award Program is available to all MUS Medical Plan members who identify medical billing errors which:

- Have not already been detected by the Medical Plan claims administrator or reported by the health care provider.
- Include medical services which are allowable and covered by the MUS Medical Plan, and
- Total \$50 or more in errant charges.

To receive the Self-Audit Award, the member must:

- Notify the Medical Plan claims administrator of the error before it is detected by the claims administrator or the health care provider.
- Contact the health care provider to verify the error and work out the correct billing, and
- Submit copies of the correct billing to the Medical Plan claims administrator for verification, claims adjustment, and calculation of the Self-Audit Award.

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## Summary Plan Description (SPD)

All MUS Plan participants have the right to obtain a current copy of the SPD. Despite the use of “summary” in the title, this document contains the full legal description of the Plan’s medical, dental, vision hardware, and prescription drug benefits and should always be consulted when a specific question arises about the Plan.

Plan participants may request a hard copy of the SPD by contacting their campus HR/Benefits office or the MUS Benefits office at 1-877-501-1722. The SPD is also available online on the MUS **Choices** website at **choices.mus.edu**.

Eligibility and enrollment rules for coverage in the MUS Plan for participants and their eligible dependents (who are NOT active employees within MUS), are published in the MUS SPD in these sections:

- Eligibility
- Enrollment, Changes in Enrollment, and Effective Dates of Coverage
- Leave, Layoff, Coverage Termination, Re-Enrollment, Surviving Dependent, and Retirement Options
- Continuation of Coverage Rights under the Consolidated Omnibus Budget Reconciliation Act (COBRA)

Each covered employee and retiree are responsible for understanding the rights and responsibilities for themselves and their eligible dependents for maintaining enrollment in the MUS Plan.

Retirees eligible for Medicare and paying Medicare Retiree monthly premium rates, as published in the **Choices** Retiree Workbook, are required to be continuously enrolled in **BOTH** Medicare Part A and Medicare Part B.

**Coordination of Benefits (COB):** Persons covered by a health care plan through the MUS **AND** by another non-liability health care coverage plan, whether private, employer-based, governmental (including Medicare and Medicaid), are subject to coordination of benefits rules as specified in the SPD, COB section. Rules vary from case to case by the circumstances surrounding the claim and by the active or retiree status of the member. No more than 100% of a claim's allowed amount will be paid by the sum of all payments from all applicable coordinated insurance coverages.

## **Summary of Benefits and Coverage (SBC)**

The SBC is available on the MUS **Choices** website at [choices.mus.edu/Publication\\_Notices.html](http://choices.mus.edu/Publication_Notices.html). This document, required by PPACA, will outline what the MUS Medical Plan covers and what the cost share is for the member and the Plan for covered services.

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## **Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) Notice**

The MUS Plan has a duty to safeguard and protect the privacy of all Plan members' personally identifiable health information that is created, maintained, sent, or received by the Plan.

The HIPAA Notice can be accessed on the MUS **Choices** website at [choices.mus.edu/Publication\\_Notices.html](http://choices.mus.edu/Publication_Notices.html).

The MUS Plan contracts with individuals or entities, known as Business Associates, who perform various functions on the Plan's behalf such as claims processing and other health-related services associated with the Plan, including claims administration or to provide support services, such as medical review or pharmacy benefit management services, etc.

The MUS Plan, in administering Plan benefits, shares and receives personally identifiable medical information concerning Plan members as required by law and for routine transactions concerning eligibility, treatment, payments, wellness programs (including WellChecks and lifestyle management programs), healthcare operations, and claims processing (including review of claims payments or denials, appeals, health care fraud and abuse detection, and compliance). Information concerning these categories may be shared, without a Plan participant's written consent, between authorized MUS Benefits office employees and MUS Business Associates, the participant's providers, or legally authorized governmental entities.

# Glossary

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## **Allowed Amount**

A set dollar allowance for procedures/services that are covered by the Plan.

## **Balance Billing**

This amount is the difference between the provider's billed charge and the allowed amount for covered services provided by an Out-of-Network Provider or the billed amount for a non-covered service.

## **Benefit Plan Year**

The period starting July 1 and ending June 30.

## **Certification/Pre-Certification**

A determination by the Medical Plan claims administrator that a specific service - such as an inpatient hospital stay - is medically necessary. Pre-Certification is done in advance of a non-emergency admission by contacting the Medical Plan claims administrator.

## **Coinsurance**

A percentage of the allowed amount for covered services that a member is responsible for paying, after paying any applicable deductible. For example, if Jack has met his deductible for In-Network medical costs (\$1,500), he pays 30% of the allowed amount up to the Out-of-Pocket Maximum and the Plan pays 70%.

## **Copayment**

A fixed dollar amount the member pays for a covered service, usually at the time the member receives the service. The Plan pays the remaining allowed amount.

## **Covered Service**

Services that are determined to be medically necessary and are eligible for payment under the Plan.

## **Deductible**

A set dollar amount that a member must pay for covered services before the Medical Plan pays. The deductible applies to the benefit Plan Year (July 1 through June 30). For example, Jack's In-Network deductible is \$1,500. Jack pays 100% of the allowed amount for covered services until his deductible has been met.

## **Diagnostic**

A type of service that includes tests or exams usually performed for monitoring a disease or condition which you have signs, symptoms, or a prevailing medical history.

## **Emergency Services**

Evaluation and treatment of a covered emergency medical condition (illness, injury, or serious condition). Emergency Services are covered everywhere; however, Out-of-Network Providers **may** balance bill the difference between the billed charge and the allowed amount for covered services.

## **Fee Schedule**

A fee schedule is a complete listing of fees used by the Plan to reimburse providers and suppliers for providing selected covered services. The comprehensive listing of fee maximums is used to reimburse a provider on a fee-for-service or (fixed) flat-fee basis.

**Federally Qualified Health Center (FQHC) (Preferred Provider)**

A federally funded nonprofit health center or clinic that serves medically underserved rural areas and populations. FQHCs provide quality comprehensive primary and preventive care, as well as dental, behavioral health, and other services at a lower cost. FQHCs have a participating contract with the Plan claims administrator to provide services for Plan members and to accept the allowed amount as payment in full for covered services. Members will pay less Out-of-Pocket costs for covered services if they see a FQHC provider.

**In-Network Provider (Participating Provider)**

A provider who has a participating contract with the Plan claims administrator to provide services for Plan members and to accept the allowed amount as payment in full for covered services. Members will pay less Out-of-Pocket costs for covered services if they see an In-Network Provider.

**Out-of-Network Provider (Non-Participating Provider)**

A provider who provides services to a member but does not have a participating contract with the Plan claims administrator. Members will pay more Out-of-Pocket costs for covered services if they see an Out-of-Network Provider. Out-of-Network Providers may balance bill the difference between the billed charge and the allowed amount for covered services.

**Out-of-Pocket Maximum**

The maximum amount of money a member pays toward the cost of covered services. Out-of-Pocket expenses include deductibles, copayments, and coinsurance. For example, Jack reaches his \$5,600 In-Network Out-of-Pocket Maximum. Jack has seen his doctor often and paid \$5,600 total (In-Network deductible + coinsurance + copays). The Plan pays 100% of the allowed amount for covered services for the remainder of the benefit Plan Year (July 1 - June 30). Balance billing amounts for covered services (the difference between Out-of-Network Provider billed charges and the allowed amount) do not apply to the Out-of-Pocket Maximum.

**Plan**

Healthcare benefits coverage offered to eligible members through the employer to assist with the cost of covered services.

**Preventive Services**

Routine health care, including screenings and exams, to prevent or discover illnesses, disease, or other health problems.

**Prior Authorization**

A process that determines whether a proposed service, medication, supply, or ongoing treatment is considered medically necessary as a covered service.

**Primary Care Physician**

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine, nurse practitioner, clinical nurse specialist or physician assistant) who directly provides or coordinates a range of health care services for or helps access health care services for a patient.

**Screening**

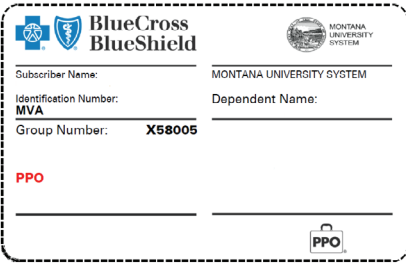
A type of preventive service that includes tests or exams to detect the presence of something, usually performed when you have no symptoms, signs, or a prevailing medical history of a disease or condition.

**Specialist**

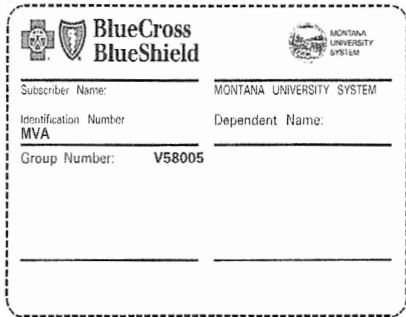
A physician specialist who focuses on a specific area of medicine to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

# Insurance Card Examples

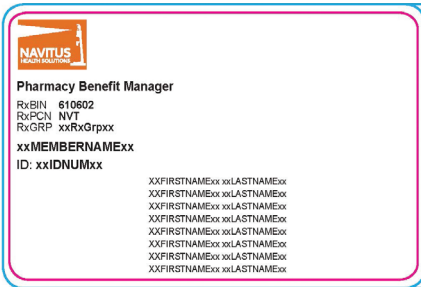
## BlueCross BlueShield Medical



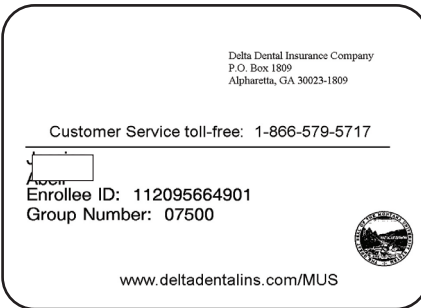
## BlueCross BlueShield Vision Hardware



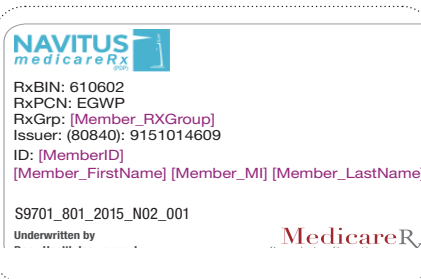
## Navitus Pharmacy



## Delta Dental



## Navitus MedicareRx Pharmacy



# RESOURCES

Montana University System Benefits Office  
Office of the Commissioner of Higher Education  
1-877-501-1722 \* Fax (406) 449-9170  
choices.mus.edu

## MEDICAL PLAN & VISION HARDWARE PLAN

BLUECROSS BLUESHIELD OF MONTANA  
1-800-820-1674 or (406) 447-8747  
bcbsmt.com

## DENTAL PLAN

DELTA DENTAL  
1-866-579-5717  
deltadentalins.com/mus

## PRESCRIPTION DRUG PLANS

NAVITUS COMMERCIAL PLAN (Non-Medicare)  
1-866-333-2757  
navitus.com

NAVITUS MEDICARE Rx PLAN (Medicare)  
1-866-270-3877  
medicarerx.navitus.com

LUMICERA HEALTH SERVICES  
1-855-847-3553  
lumicera.com

COSTCO MAIL ORDER PHARMACY  
1-800-607-6861 \* Fax 1-888-545-4615  
costco.com/Pharmacy/home-delivery

RIDGEWAY MAIL ORDER PHARMACY  
1-800-630-3214 \* Fax (406) 642-6050  
ridgewayrx.com

