



EMPLOYERS ASSOCIATION
OF MONTANA



2012 Renewal

Presented by: Becky Byrne, Chris
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Agenda

Health Plans

Ancillary Plans

Employer Business Solutions

Groups will auto renew 3/12/2012!

BCBS + EAM Partnership



Health Renewal

- ❑ Ten New Plan Offerings – old plans will be mapped to the plan closest to it's current design.
- ❑ Two new additional HDHPE plans offered.
- ❑ Renewal Increase or Decrease will be based upon the plan
 - Range -2.0% to 8.1%
 - Remember – adjust for age band changes
- ❑ Agent Commissions = 5%.
- ❑ Renewals via Blue Key Portal and Ensure Election Form is completed and to BCBS District Offices prior to 3/12/12.

Health Plan Mapping

With automatic renewals on the BCBSMT portal, below is an outline of the 2011 Plan Designs and how the plans will be mapped to the 2012 NEW Plan Designs.

2011 Plan Designs	2012 NEW Plan Designs for Auto Renewal	* Premium Change
Health First \$750 Deductible, 80/20, \$1500 Out of Pocket	CMM \$ 750 Deductible, 80/20, \$2000 Out of Pocket, \$25 Office Visit Copayment, Efficient Rx	-1.9%
Big Sky Select	CMM \$ 750 Deductible, 80/20, \$2000 Out of Pocket, \$25 Office Visit Copayment, Efficient Rx	1.00%
Health First \$500 Deductible, 70/30, \$2000 Out of Pocket	CMM \$ 500 Deductible, 70/30, \$3000 Out of Pocket, \$35 Office Visit Copayment, Efficient Rx	-0.3%
Health First \$500 Deductible, 60/40, \$3000 Out of Pocket	CMM \$1000 Deductible, 60/40, \$3000 Out of Pocket, \$35 Office Visit Copayment, Efficient Rx	3.00%
	CMM \$1500 Deductible, 50/50, \$3000 Out of Pocket, \$35 Office Visit Copayment, Efficient Rx	
Health First \$1000 Deductible, 50/50, \$4000 Out of Pocket	CMM \$1500 Deductible, 50/50, \$4000 Out of Pocket, \$45 Office Visit Copayment, Efficient Rx	2.6%
Health First \$2000 Deductible, 60/40, \$5000 Out of Pocket	CMM \$2500 Deductible, 50/50, \$6000 Out of Pocket, \$35 Office Visit Copayment, Efficient Rx	2.3%
CMM HSA \$3000 Deductible, 100/0, \$3000 Out of Pocket	HDHPe \$3000, 100/00, \$3000 Out of Pocket, PIB	8.1%
	HDHPe \$2400, 80/20, \$5950 Out of Pocket, PIB	
CMM HSA \$5000 Deductible, 100/0, \$5000 Out of Pocket	HDHPe \$2400, 50/50, \$5000 Out of Pocket, PIB	7.5%
CMM \$5000 Deductible, 50/50, \$7500 Out of Pocket	HDHPe \$5950, 100/00, \$5950 Out of Pocket, PIB	-0.7%

***The Premium Change Column does not take into consideration age band changes or impacts of premium changes when a different plan is selected.**



Delta Dental

- Employer Sponsored Wellness Benefits –Diagnostic and Preventive services paid at 100%, and 0% paid for Basic or Major Services.
- Additional Coverage Available for Employee to Purchase as a buy-up.
- Enrollment into the plan does not need to match the medical plan.
- 6% rate increase.
- New!** Minimum of 2 employees enrolled.
- New!** Waiting period waived completely.

New! VSP



- Employer Funded or Voluntary
- \$10 copay – Eye Exam (paid in full every 12 months)
- \$20 copay - only one copay for either:
 - Lenses (paid in full every 12 months)
 - Frames (\$130 maximum allowance every 24 months)
- \$0 copay - Contacts (\$130 max maximum allowance every 12 months)
- Enrollment into the plan does not need to match the medical plan.

One enrollment form for dental & vision!!!

Business Solutions

💰 Paychex

💰 Merchant Services

💰 Legal Services

💰 Discounted Graphic Design

💰 Shipping Discounts

💰 Financial Tips

💰 Packaged Wellness Tools





UNUM Ancillary Benefit Enrollment

Employee Only Term Life Plan

- \$100,000 Guarantee Issue available to all eligible employees – true open enrollment!

Whole Life Plan

- Accumulates Cash Value (Guaranteed at a rate of 4%) and requires no physical exam
- Portable at SAME COST

Accident Plan

- Available to employees and their dependents

New EAM groups effective date after 1/1/2012, please contact Marnie Stuart at ICMI to get the necessary employee information to UNUM.

Enrollment through the call center - February 3rd to March 31st.

Pre-kits available in paper form for new EAM groups.

Call Center hours, 6am-6pm MST (866) 721-5272.

A 3D rendered white figure, resembling a mannequin or a stylized person, is shown from the chest up. It has a large, smooth, white spherical head. The figure is wearing a white suit jacket over a blue vest and a white collared shirt with a black necktie. The figure's right hand is raised, holding a white rectangular sign. The background is a light blue gradient that transitions to a darker blue at the bottom.

THANK YOU!

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