



## 2012 BENEFIT OPTIONS

### Health Plan Options – All New for 2012!

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#### PPO Comprehensive Major Medical (CMM) Plans

All six plans include a 100% preventive health benefit, Efficient Rx Formulary Prescription benefit - \$150 Deductible, \$8 Generic, \$40 Formulary, 60% up to \$200 Non Formulary, with mail order option.

- \$ 750 Deductible, 80/20, \$2000 Out of Pocket, \$25 Office Visit Copayment
- \$ 500 Deductible, 70/30, \$3000 Out of Pocket, \$35 Office Visit Copayment
- \$1000 Deductible, 60/40, \$3000 Out of Pocket, \$35 Office Visit Copayment
- \$1500 Deductible, 50/50, \$3000 Out of Pocket, \$35 Office Visit Copayment
- \$1500 Deductible, 50/50, \$4000 Out of Pocket, \$45 Office Visit Copayment
- \$2500 Deductible, 50/50, \$6000 Out of Pocket, \$35 Office Visit Copayment

#### PPO HDHPE Plans

All four plans include a 100% preventive health benefit and the Pharmacy Integrated Benefit.

- \$3000, 100/00, \$3000 Out of Pocket
- \$2400, 80/20, \$5950 Out of Pocket
- \$2400, 50/50, \$5000 Out of Pocket
- \$5950, 100/00, \$5950 Out of Pocket

#### Dental Options

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- **BCBSMT Employer Sponsored Dental**
  - \$25 deductible (applies to Type II services only) \$1000 Out of Pocket Maximum
  - **Type I:** Diagnostic and Preventive Services paid at 100%
  - **Type II:** Basic Dental Services paid at 80%
  - **Type III:** Major Restorative Services paid at 50%.
- **Delta Dental Plan; Core Preventive Plan with Employee Buy-Up**
  - Employer Sponsored Core Plan: 100% to \$300 maximum per patient per year - Diagnostic and Preventive services only.
  - Employee Buy-Up: \$50 deductible, Basic Services - 80%, Major Services - 50%, Orthodontic Services - 50%, \$700 maximum per year per patient + Core Plan = \$1,000 Total Maximum

## Vision Options

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- **BCBSMT Employer Sponsored**
  - \$60 allowance for exams, once per calendar year, \$48 allowance for frames, \$50 allowance for Single Vision lenses, \$72 allowance for Bifocal (single) lenses, \$92 allowance for Trifocal lenses, \$98 allowance for contact lenses in lieu of regular glasses.
- **NEW VSP Plan- employer or employee funded**
  - \$10 copay – Eye Exam, \$20 copay (only one copay) for Lenses or Frames (\$130 max), Contacts – no copay (elective - \$130 max)

## Ancillary Benefits

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### UNUM Benefits

- **Life and Accidental Death and Dismemberment**
  - \$10,000 Life for each employee
  - Optional family coverage – Spouse/\$10,000, Dependents/\$5,000.
- **Voluntary Term Life**
  - \$20,000 / \$40,000 / \$60,000 / \$80,000 / \$100,000. Composite rates
  - **\$100,000 Guarantee issue – No evidence of insurability required!**
- **Employee Assistance Program (EAP with Ceridian®)**
  - 24 hour Website and Toll-Free hotline for employees AND dependents
  - 3 face to face counselor visits for employees AND dependents (per issue / per person). (Services include: Will Preparation Service, Identity Theft, Legal Advice, and Counseling. This benefit is available at no cost)
- **Travel Assistance Program (with assist america®)**
  - Available 24 hours a day, 7 days a week for employees AND dependents. For those travelling at least 100 miles from their residence. (Services include: Emergency Medical Evacuation, Return of Vehicle, and Prescription Assistance)
- **Voluntary Accident Insurance**
  - Lump sum benefit based on injury or accident-related expense. Some of the benefits include: \$100 ambulance, \$150 ER Visit, \$750 for Hospital Admission, etc. Guarantee issue without medical questions or physicals.
- **Voluntary Interest-Sensitive Whole Life Insurance**
  - Money Purchase up to \$200,000 for employees or Volume Purchase up to \$150,000 for employees. Options include: Waiver of Premium, and Children Life policy (4% guaranteed interest rate)

### Insurance Coordinators of Montana

- **Flex Plans**
- **Health Reimbursement Agreements (HRA)**
- **Health Savings Accounts (HSA)**
- **Combined Billing**
  - One bill for all ICMI benefits and services. One contact for all changes and administration for all the above products and benefits.
- **Cobra Administration**
  - Cobra available for Delta Dental, Vision and Flex