



Employee Benefits - City of Bozeman Custom & Standard Plan Summaries

Effective 7/1/24 - This Document is a summary of coverage only. The MMIA Employee Benefits Program Plan Documents are available at www.mmiaeb.net and must be referenced for details of all coverages.

	Bozeman (Custom) Grandfathered Plan	Bridger	Madison	High Deductible (HSA-Qualified)
Deductible (Individual/Family) (January 1 - December 31)	\$1,500 / \$3,000	\$500 / \$1,000	\$1,000 / \$2,000	\$3,200 / \$6,400
Benefit Percentage (what the plan pays if the Deductible is waived or after the Deductible is met)				
<ul style="list-style-type: none"> All Montana Providers and Non-Montana Cigna Providers Non-Montana, Non-Cigna Providers 	70%	80%	70%	80%
	50%	60%	50%	60%
Annual Out-of-Pocket Maximum (the most you will pay for covered services in a plan year) Individual/Family	\$1,500 / \$3,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$6,400 / \$12,800
Medical Services				
Preventive care as recommended by the US Preventive Services Task Force, CDC, and Health Resources & Services Administration at www.healthcare.gov	100% Plan-paid			
Accidental Injury Benefit	100% up to \$300, then standard benefits apply			Deductible applies
Diabetic Education	100% Plan-paid			
Hospice Care				
Professional Provider Services	Deductible waived (Plan pays Benefit %)			Deductible applies
Alternative Medicine Benefit - up to \$500				
Nutritional Counseling - up to 10 visits per year				
Home Health Care				
Newborn Initial Care				
Chiropractic Benefit	<i>Not covered</i>	Up to \$400, plus \$100 x-ray benefit		
Facility Provider Services	Deductible applies			
Emergency Room Care				
Obesity Surgery - one per lifetime, up to \$30,000				
Prescription Drug Benefit				
Prescription Drug Deductible	\$125/\$250	None		None
Prescription Out-of-Pocket Maximum	\$1500/\$3000	\$3600/\$7200		
Generic	30% to a max of \$50/prescription	\$4 Retail (30 day) / \$8 Mail Order (90 day)		Deductible applies
Brand Formulary	40% to a max of \$50/prescription	\$20 Retail (30 day) / \$40 Mail Order (90 day)		
Brand Non-Formulary	N/A	\$50 Retail (30 day) / \$100 Mail Order (90 day)		