



Employee Benefits - City of Bozeman Custom & Standard Plan Summaries

Effective 7/1/23 - 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)	Bridger	Madison	Mission	High Deductible (HSA-Qualified)
Deductible (Individual/Family) (January 1 - December 31)	\$1,500 / \$3,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$2,800 / \$5,600
Benefit Percentage (what the plan pays if the Deductible is waived or after the Deductible is met)					
• All Montana Providers and Non-Montana Cigna Providers	70%	80%	70%	60%	80%
• Non-Montana, Non-Cigna Providers	50%	60%	50%	40%	60%
Annual Out-of-Pocket Maximum (the most you will pay for covered services in a plan year) Individual/Family	\$1,500 / \$3,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$5,250 / \$10,500
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					
Alternative Medicine Benefit - up to \$500	Deductible waived (Plan pays Benefit %)				Deductible applies
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					
Emergency Room Care	Deductible applies				
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)			