



Employee Benefits

800-635-3089
www.mmia.net

health happenings



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HOW I FOUGHT BURNOUT *with EAP*

A true story from an MMIA Participant

Between the heat, the smoke, the political climate, and back to school, I was feeling burnt out. I was distracted at work and short with my family at home. I thought about powering through and hoping things got better on their own, but I saw a poster in the break room for the Employee Assistance Program (EAP). It said I could get some free counseling. I decided to try it and I am glad I did! Here’s what I experienced.

I was nervous as I dialed the Reliant Behavioral Health (RBH) number 866-750-1327, but I didn’t even have to dial “0” to get to a human being! A very friendly representative named Stephanie came on the line and asked which city or town I worked for and why I was calling. I told her I heard I could get some free counseling.

Stephanie put me at ease as she set up my profile by asking my name, address, email, phone number and birthdate. She re-assured me everything I share with RBH or a provider is completely confidential and would never be shared with MMIA or my employer. When Stephanie asked the general reason for my visit, I wasn’t sure how much to tell her. Did I spill my guts right there on the phone? She explained RBH collects this information to categorize the general reason for my visits and also help match me to the appropriate counselor. I told her I was feeling overwhelmed and having a lot of anxiety.

Next, Stephanie asked if I had a counselor in mind or if I had any preferences like a male or female

or a certain specialty. She emailed me a list of counselors nearby who fit my needs, were taking patients, and who contracted with RBH. Stephanie told me to let the provider I chose know I was using RBH so the bill would go to the right place.

My counselor really helped me get a handle on my anxiety and work on some of the underlying issues making it worse and now I know my counselor and RBH are there whenever something comes up.

More About RBH

Through EAP you have access to six free counseling visits per issue, per household member, per year. RBH can help you choose a counselor or see if your current counselor is contracted with RBH or is interested in joining the program. If there is a reason you cannot go to a counselor in person, they have clinical managers who can do counseling over the phone.

If you have legal trouble, RBH experts can also connect you with an attorney in your community. You will get a half hour of free consultation plus a 25% discount on legal fees. If you need help making financial decisions, RBH will connect you with an accountant or financial consultant who can help you over the phone for up to 30 days per financial issue. RBH also offers mediation services, advice for buying and selling homes, identity theft support, and an online will preparation kit.

Connect to your EAP resources today at www.myrbh.com access code MMIA or call RBH at 866-750-1327. ■

Fall 2017

▶ GET WELLTHY MONTANA!



Wellness season is in full swing—the last day to get your health screening is September 30. To schedule your screening, go to our wellness website, www.GetWellthyMT.com. If you've already missed your date, you can still try to sign up for a screening scheduled at a nearby location, attend at a Montana Health Center, or you can contact It Starts With Me (ISWM) for other possible alternatives.

Remember, we made a few changes to the program this year. Dependent children on the MMIA Plan 18 years and older are no longer eligible to earn an incentive. Also, we're not giving an incentive for being nicotine free, but if 80% or more of your City/Town's employees participate

in the screening, then everybody who had a screening will earn \$50!

By this November, everybody who has attended a screening should receive information about which outcomes have been met, and which ones still require improvement. Keep in mind, if you are having trouble reaching any of the outcomes, give ISWM a call at 1-800-425-6230. MMIA and ISWM are both here to help you get WELLthy!

Please note that gift cards will be distributed by the end of December. ■



– Montana's Largest Dental Network

Did you know Delta Dental has the largest dental network in Montana? Below are some frequent questions and misconceptions about Delta Dental's network.

Q: Which dentist is the best deal with Delta Dental Insurance?

A: You save the most by visiting a Delta Dental PPO dentist. Your next best bet, Delta Dental Premier®, is the largest dental network nationwide.

Both networks offer:

- Reduced out-of-pocket costs
- No claims to fill out
- Large selection of dentists
- Quality assurance

Q: How do I find a PPO or Premier Dentist?

A: Visit www.deltadentalins.com/enrollees or call 1-800-521-2651. Keep in mind, your dentist may not know if they are in-network or which level of network they are. Always rely on Delta to find an in-network dentist.

Q: My dentist says he/she does not accept Delta insurance. Can I still go there?

A: Yes. If your dentist is not part of the Delta network, your benefits still apply and MMIA will still reimburse you for services. It just means your \$2,000 annual benefit maximum will not stretch as far because non-network dentists can charge as much as they want for services.

Q: Can my dentist join the Delta network?

A: Yes. You can send Delta a request to reach out to your dentist or encourage your dentist to contact Delta directly. Delta has the largest dental network in Montana and can tell your dentist about the advantages to them and their patients of joining.

Q: My dentist has expressed concerns about working with Delta. What should I do?

A: Contact MMIA Employee Benefits by calling 1-800-635-3089 ext. 4. We want to know if there are questions or concerns regarding the vendors of our Health Plan. ■

	PPO Dentist	Premier Dentist	Out-of-Network Dentist
Dentist Charges	\$900	\$900	\$900
Dentist Accepts as Full Payment	\$685	\$745	\$900
Plan Pays	\$685 x 50% = \$342.50	\$745 x 50% = \$372.50	\$745 x 50% = \$372.50
You Pay	\$685-\$342.50 = \$342.50	\$745-\$372.50 = \$372.50	\$900-\$372.50 = \$527.50

Retiree Corner – Options for Medicare Retirees

As you or your spouse approach age 65 and Medicare eligibility, you may wonder what will happen with your health coverage. The good news is, as an MMIA Plan participant, you have options!

Becoming Medicare Eligible

If you are an active employee when you turn 65, it is your responsibility to sign up for Medicare Part A and send your city or town representative a copy of your Medicare card. Because you have a group health plan, you may be able to wait to sign up for Part B until you retire without a penalty. Contact a Medicare expert to learn more. As long as you remain an active employee on an MMIA Health Plan, MMIA will continue to pay as your primary insurer.

If you are retired and are 65 or over, it is your responsibility to sign up for Medicare Parts A and B and send your city or town representative a copy of your Medicare card.

Staying on the MMIA Plan as a Medicare Retiree

When a retiree becomes Medicare-eligible, MMIA coverage automatically changes to being a secondary payer. That means if you go to the doctor, Medicare pays first and your MMIA benefits will apply to any bill left over. For example, John has a procedure and the hospital charges \$1,000. Medicare's allowable is \$800. Medicare pays \$600. That means there is \$200 left. John has MMIA coverage as secondary insurance. He hasn't met his deductible, so he has to pay \$200 out-of-pocket.

MMIA plans are designed mainly to function as primary coverage and may not coordinate with Medicare in the most efficient way. This may mean you pay a higher monthly premium and more out-of-pocket for services than if you had a Medicare Advantage or supplement plan, which are specifically designed to coordinate with Medicare.

MMIA-Sponsored Medicare Advantage Plans

In order to offer retirees other options that may better compliment Medicare coverage, MMIA sponsors a menu of Medicare Advantage Plans through Blue Cross and Blue Shield of Montana. These plans:

- Have much lower monthly premiums than having an MMIA Plan as secondary insurance;
- Are designed to coordinate with Medicare. They start paying right after Medicare so you don't have to meet a deductible;



- Include prescription coverage that fills in the costly prescription “donut hole” left by many other Advantage plans and supplements on the market; and
- Have options to include low-cost dental, vision and hearing aid coverage.

For more information about the MMIA-sponsored Group Medicare Advantage Plans, contact Wendy Schermerhorn at 406-969-3000 askwendy101@gmail.com.

Other Options

The MMIA-Sponsored Medicare Advantage Plan is just one of many options. Retirees may also consider contacting a certified insurance agent who specializes in Medicare to ask about other Medicare Advantage and supplement options.

Things to Keep In Mind

If you leave an MMIA Medical, Dental or Vision Plan as a retiree, you cannot come back. This includes leaving the MMIA Plan to join the MMIA-sponsored Group Medicare Advantage Plan. However, if you leave the MMIA Employee Benefit Plan for a Medicare supplement or Advantage Plan, your non-Medicare spouse can stay on the MMIA Plan. Also, if your spouse is a Medicare-eligible retiree, currently enrolled in an MMIA Plan or any other plan he/she may join the MMIA-sponsored Group Medicare Advantage Plan.

If you are currently on an MMIA Dental and/or Vision Plan, you can continue that coverage even if you leave for another medical plan.

To make a change to your MMIA benefits, contact your city or town representative. ■



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Flu Shots

Flu season is just around the corner. Did you know the flu puts thousands of people in the hospital each year? Even if you are strong, healthy, and not afraid to get sick, getting the flu shot can help stop the spread of flu to more vulnerable people like kids and the elderly.



MMIA health plans cover the flu shot 100% so you pay nothing out-of-pocket.

However, where you get your shot still matters! Our plan is self-funded. The funds that pays for those flu shots comes from your premiums and city and town contributions! Making wise choices about where to get your flu shot saves the Plan money, which helps keep your monthly rates under control. ■

Average Plan Cost for Flu Shots:

\$	County Health Department	\$5-\$15
\$\$	Montana Health Center	\$12
\$\$\$	Local Pharmacy	\$20-\$35
\$\$\$\$	Doctor's Office	\$150+ with office visit

Who you gonna call?!

If you have questions about what's covered, bills, pre-service reviews, appeals and more, contact our vendors - Allegiance for medical, Delta for dental, Pro-Act for prescription, and VSP for vision - directly using the phone numbers on your ID card or on our website. If you still need help, never hesitate to contact the MMIA Employee Benefits department at (800) 635-3089 ext. 4! ■

Medicare Part D Notice

As your medical plan administrator, we are required to notify participants of the Medicare Creditable Coverage Disclosure. This notice informs you that the MMIA drug coverage plans we currently offer are creditable. This means that the MMIA prescription drug coverage is, on average expected to pay out as much as standard Medicare prescription drug coverage pays. This information can help you decide whether or not you want to

join a Medicare drug plan. If you are considering joining a Medicare drug plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area.

Please visit the Employee Benefits section of our website at www.mmia.net to access this notice or call us at 1-800-635-3089 ext 4 to request a copy by mail. ■