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COUNSELING OPTIONS

As an MMIA participant, you have several low and no-cost mental health resources available to you.

SAPPHIRE

Beginning July 2023, Sapphire Resource Connection (SRC) is our new Employee Assistance Program (EAP) provider. SRC is a local Montana organization with corporate headquarters located in the Bitterroot Valley and has been coordinating excellent EAP services for 13 years. EAPs are designed to help promote work/life balance. When your head is in a good place, you are more effective in all realms of your life. Providing these confidential services free of cost to participants is a generous investment by MMIA and your employer in your overall well-being.

MMIA provides six free counseling sessions per issue per year for all medical plan participants and those in their household through SRC. You don't even need preauthorization – simply go to their website, locate a counselor and call to schedule. Just tell them you have EAP with Sapphire through MMIA and they take care of the rest. Several providers offer telehealth services if you don't see any counselors available near you or prefer that alternative. SRC is always looking to expand their network, so please let MMIA or Sapphire know of any counselors who would like to join.

SRC offers assistance with depression, anxiety, substance abuse, financial and legal advice, and more. Give SRC a call for directions or help at 406-240-9118 or call providers directly from their site: sr-connection.com. Remember, all services are provided with complete confidentiality.

**A 24/7 SRC EMERGENCY LINE IS ALWAYS AVAILABLE
AT 406-523-7707 OR 866-767-9511.**

ALL SERVICES ARE PROVIDED WITH COMPLETE CONFIDENTIALITY.



MMIA provides

6 FREE
counseling sessions
with SRC per issue per year!

MONTANA HEALTH CENTER BY PREMISE HEALTH

The Montana Health Centers by Premise Health are the State of Montana employee clinics with select locations across the state that MMIA medical participants can utilize for acute and primary care. In addition, they offer professional virtual counseling services by video or phone at no cost to all participants on the MMIA medical plan, regardless of location. Register and log in at mypremisehealth.com to schedule an appointment or call 855-200-6822.

BRIGHTSIDE

Contracted by Allegiance, Brightside Health provides virtual care with licensed psychiatrists and therapists. Take a short assessment, find a provider within days of initial contact, and create a treatment plan. Appointments can take place in as little as 24 hours. Standard medical benefits will apply, though with most plans, the deductible is waived, and you are only responsible for the minimal coinsurance amount. Visit brightside.com/askallegiance to learn more.



MEDICARE RETIREE OPTIONS

Have you ever found positive benefits from a change you hadn't expected? If you are a Medicare-eligible retiree on the MMIA medical plan, making the move to an advantage or supplement plan will likely be another such example.

One of the major reasons folks do not switch is the completely understandable fear of change. It can be complex and scary! Throw in the fact that health care in general and the various Medicare options are numerous and confusing, it's no wonder people opt for the comfort of a known benefit, even if it may be more costly each month on their pocketbook.

The MMIA medical plans, which are helpful and comprehensive in so many ways, simply were not designed to pair well with Medicare. It's like brushing your teeth and drinking orange juice – both are super good for you on their own, they just don't work well together.

But wait, we have good news! There are plans specifically designed to coordinate with Medicare, and people and resources to help you with this change. Plus, in almost all situations, participants will find significant annual savings with the low monthly premium costs and limited out-of-pocket copays.

In addition, discounted rates are no longer available and by December 31, 2023, Medicare-eligible retirees will no longer be able to participate in the MMIA medical plan. It is absolutely time to reach out to these helpful resources to make the change and see if you'll realize significant savings.



HERE ARE SOME OF THE RESOURCES AVAILABLE:

- The **Montana State Health Insurance Assistance Program (SHIP)** has counselors to help guide you in this transition and discuss your various options. 800-551-3191
- MMIA sponsors a **Group Medicare Advantage Plan** through Blue Cross Blue Shield that many retirees have found comprehensive, stable, and cost-effective. Wendy Nelson at Ask Insurance is our dedicated broker and can walk you through the plan offerings in detail. She can speak to other advantage and supplement plans, as well. 406-969-3000, wendy@justaskwendy.com
- You might be surprised to learn that **other insurance brokers** (like those that cover auto and home) are able to provide plans for your consideration if you prefer to go that route.
- **Recorded webinar** with helpful information at mmiaeb.net/retirees (on the right side of the webpage)

WELLNESS, THE EASIEST GAME TO WIN

When it comes to your health, you don't want to play games. Unless you're playing a game that you're guaranteed to win. Go all-in on our Wellness Program, and that's just what you'll do - WIN! Not only can you take steps to maintain and improve your health, but you can also get paid up to \$200 just for participating in each of our incentive activities. This confidential program is strategically designed to help our participants get and stay healthy, and to save your self-funded pool money. So when you win, we all win.

- **Watch a video!** Honestly, we're paying you 50 bucks to watch an 8-minute video and answer a couple questions. It's fun and light and lets you know about resources available to you. And if you don't like the video, well, you only wasted like 10 minutes of your life and got PAID.
- **Let someone (gently) jab you with a needle.** They take a couple drops of blood and we give you 50 more clams. Don't like needles? Just don't look! I never do. One jab, One minute, 50 greenbacks.
- **Talk to a Take Control health coach** about the blood test results. Seriously, even if you don't like talking to people, you still do from time to time. Remember when you went to the grocery store and the cashier asked how you were doing? It's like that, but about your health, and WE PAY YOU 50 bones. Now, did the cashier pay you for that chat? I. Didn't. Think. So.

BONUS - If 80% of eligible employees in your city/town let someone take a tiny amount of their blood, each of you lovely humans get another 50 greenbacks.

I'm not sure how much more simply I can say this – do a couple things, we give you a prepaid Visa card. Then you buy things, things you like. We don't even care if you have bad taste. Buy whatever you want.



Visit mmiaeb.net/wellness now. Seriously. Why are you still reading this? You could be done already. Don't think about it. Just go there and get the things done. The only way to lose is not to play.





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MMIA
MONTANA MUNICIPAL INTERLOCAL AUTHORITY

2023 MMIA
EMPLOYEE
BENEFITS

WELLNESS

HEALTH IS THE ULTIMATE PRIZE!
 ARE YOU READY TO PLAY?

EARN \$200

LEARN MORE
www.mmiaeb.net/wellness

The graphic features a teal background with a white dice, a green play button icon, and a curved banner with icons for a person running, a heart, and an apple.



A few reasons to utilize Teladoc:

- ▶ *Questions on symptoms?*
It's FREE
- ▶ *Late night non-emergency medical assistance?*
It's FREE
- ▶ *Medical or Rx issues that arise while traveling?*
Contact Teladoc 24/7 at: www.teladoc.com,
1-800-Teladoc or download the easy-to-use app
- ▶ Free virtual visit with a doctor, day or night, for quick feedback and medicine prescriptions as needed.
- ▶ Average wait time is less than 15 minutes and you can contact them from anywhere, anytime, without having to go to an urgent care etc. in person and potentially be exposed to other illnesses.