



## MUST PORTFOLIO OF SERVICES AND PRODUCTS

Plans include a variety of member deductible and out-of-pocket options.

- Basic Plan
- Traditional Plans (Comprehensive Major Medical, Revised Major Medical)
- High Deductible Health Plans (HDHPs)
- Innovative Network Plans (Blue OptionsSM)

Depending on medical plan, benefits include—

- |                                |   |
|--------------------------------|---|
| ✓ Accident benefit             | ✓ Annual preventive eye exam under medical benefit                                  |
| ✓ Pharmacy benefit             | ✓ HDHPs include an expanded preventive drug list                                    |
| ✓ 1st dollar benefit(s)        | ✓ Virtual Visits benefit and 24/7 Nurseline   |
| ✓ Disease/condition management | ✓ \$10,000 basic life   |
| ✓ Maternity program            | ✓ Basic long-term disability (LTD) & accidental death/dismemberment (AD&D) coverage |
| ✓ Wellness program             | ✓ Travel assistance benefit   |
| ✓ Diabetic education           |   |
| ✓ Chemical dependency          |   |
| ✓ Chiropractic/acupuncture     |   |

For more information on plans and benefits, visit [mustbenefits.org](http://mustbenefits.org).

Groups have the option of purchasing—

- ✓ Flex, HSA and HRA administration services
- ✓ Additional life/AD&D and LTD coverage(s)
- ✓ ACA Reporting services

MUST also offers COBRA administration services at no additional cost to its employer groups.

## WHO WE ARE

Montana Unified School Trust (MUST) was started on July 1, 1987, for the purpose of ensuring that Montana's public schools had options available when it came to providing health benefits for their employees. We are a multi-employer, self-funded, non-federal government plan, federally regulated by the Public Health Service Act.

## OUR MISSION

To serve the public education community of Montana by providing high-quality, cost-effective health benefit plans and services through the Montana Unified School Trust.

## YOUR MUST TEAM

We are committed to—

- **Exceptional Service.** Serving members every day, not just the day they enroll.
- **Integrity.** Being honest in all that we do.
- **Innovation.** Using technology and creativity to deliver solutions.
- **Continuous Improvement.** Always getting better at what we do.
- **Wellness.** Improving the health and well-being of our members and employees.

## OUR VISION

To be the most trusted benefits provider in Montana.



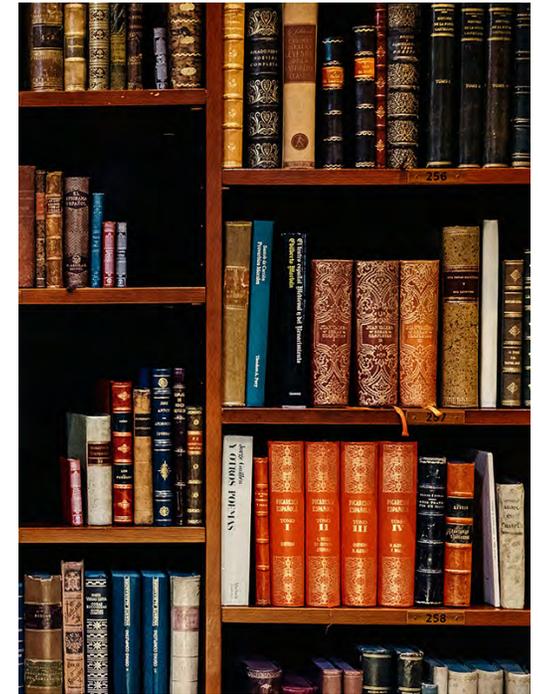
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# UNDERSTANDING HEALTH INSURANCE

*Questions to Help Choose Your Health Benefit Provider*

## MONTANA UNIFIED SCHOOL TRUST (MUST) STRIVES TO BE YOUR HEALTH PLAN OF CHOICE

MUST, however, recognizes that it may not always be the best fit for your district. As you evaluate your health plan options, MUST wants to ensure that you have the information you need. Below are questions to consider when talking with your agent or insurance provider to make your best decision.

### How financially stable is your insurer? What is the level of reserves?

- MUST has over a 30 year history as a health trust dedicated to educators of Montana. MUST recognizes the importance of its financial responsibility for a reserve that provides long-term viability for its members. MUST produces an annual report that it shares with interested parties.

### How broad is the provider network (medical and pharmacy)?

- MUST has extensive networks in Montana, nationwide and worldwide to give you access to facilities, providers and pharmacies to cover you in all areas you live and play.

### How many plan options are there to choose from?

- MUST offers more than 25 plans and allows schools, no matter the size, to offer multiple options to their employees. MUST offers the opportunity for tailored dental and vision enrollment, as well as FSA, HSA and HRA plans.

### Who can we call for answers regarding enrollment or claims?

- MUST has field staff to provide onsite assistance from enrollment through COBRA administration. Our dedicated regional Marketing staff are



available to visit with groups and members to explain our products and services, as well as assist with education and claims processing questions or issues.

- MUST has a team in its Helena office for member calls and to assist members in navigating the challenges health insurance can create.

### What “value adds” are provided under the policies?

- MUST provides groups and members with a local, Montana-based support team to answer questions and find solutions to needs and obstacles.
- All MUST plans include, at no additional cost, basic life and long-term disability insurance. Groups also have the option to increase these benefits and offer employees voluntary buy-up plans that don't require evidence of insurability.
- MUST plans include a preventive vision exam under the medical plan with the option to purchase an additional materials benefit.
- MUST offers a dental benefit option that does not restrict members to a specific dental network, with employees receiving the value of Blue Cross Blue Shield of Montana's dental network provider discounts.
- MUST plans include Virtual Visits, disease and condition management, and pharmacy benefits, as well as diabetic education, maternity and wellness programs.

- MUST combines product billing. MUST also provides COBRA administration at no additional cost to its groups. Flex, HSA, and HRA administration and ACA reporting services are all available through MUST.
- At renewal, does my district get penalized for its large claims? MUST school groups have the benefit of being part of a larger pool for rating purposes. All large claims incurred by any MUST member are pooled together and spread across the entire trust membership to limit the impact to its member groups.
- MUST annually reviews each group and evaluates demographics, experience, plan design, pooled claims cost, and administrative costs when developing renewal rates.

### What length of time is the contract? Is my district penalized if the contract is not renewed?

- MUST understands that each year the district needs to make the decision that is best for their group. Groups are not required to enter into multi-year contracts. We work every year to earn and keep your business.
- If a group completes its annual contract and decide to leave MUST, there are no additional claims, administrative costs or penalties to the group for not renewing their MUST contract.

