



24/7 NURSE LINE

Registered nurses are available when you need them!

Nurses can answer your health questions and try to help you decide whether you should go to the emergency room, urgent care center, or make an appointment with your doctor.

You can also call the Nurse Line whenever you or a covered family member needs answers to health questions about asthma, dizziness or severe headaches, cuts or burns, back pain, fever, cold symptoms, diabetes, a baby's nonstop crying, and much more!

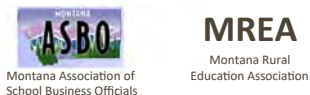
Plus when you call, you can access an audio library of more than 1,000 health topics—from allergies to surgeries.

To talk with a nurse anytime, call toll-free (877) 213-2565.

MUST is proudly sponsored by



and endorsed by



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.



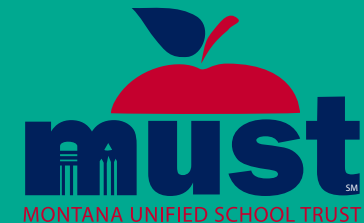
MONTANA UNIFIED SCHOOL TRUST

www.mustbenefits.org

PO Box 4579 ■ Helena, MT 59604-4579
(800)845-7282 ■ (406)457-4400

Follow us at MUSTbenefits

7.2020 | ©2020



UNDERSTANDING HEALTH INSURANCE

*Alternate Ways to
Access YOUR Care*

Montana Unified School Trust (MUST) wants to make sure you get the care you need when and where you need it.

MUST understands how valuable your time is. Schedules and distance can often make it more challenging to see your provider when you're sick. Deciding where to get care is the last thing you want to worry about when you aren't feeling well. Understanding your options now will make decisions easier when you need immediate care.

PROVIDER FINDER/COST TOOL

You have access to an innovative tool for choosing your provider, plus estimate and manage your health care costs when you sign into your Blue Access for Members (BAM) account. The Provider Finder and Find a Cost tool can be found under the "Doctors & Hospitals" tab. You can estimate the cost of a medical service, as well as your out-of-pocket share of the cost, based on your information and medical plan.

What is Blue Access for Members (BAM)?

BAM is a secure member website that provides access to health care benefit information, claim status and history, and easy-to-use tools from your computer or mobile device. To register or sign-in, visit bcbsmt.com ▶ Member Services.

ALTERNATE WAYS TO ACCESS CARE

MUST offers added flexibility when it comes to getting the care YOU need, when and where YOU need it!

- MDLive Virtual Visits
- CareHere Health Centers
- 24/7 Nurse Line

DID YOU KNOW

Average Cost

Virtual Visit	\$25/\$44*
Provider Office Visit	\$115
Urgent Care	\$170
Emergency Room	\$765

*Depending on your medical plan

MDLIVE VIRTUAL VISITS

MDLive Virtual Visits, or telehealth, are an efficient and cost-effective care solution. For a simple co-pay (\$25 or \$44 depending on your medical plan), non-emergency health conditions can be addressed via online video or mobile app.

Non-Emergency Medical Conditions		Pediatric Care
Allergies	Headache	Cold & flu
Cold & flu	Insect bites	Earache
Diarrhea	Nausea	Nausea
Earache	Pinkeye	
Fever	Sore Throat	

Accessing Virtual Visit care is as easy as 1-2-3!

- 1 One-time MDLive account activation.** To access the MDLive link from BAM, click on Virtual Visits in the Quick Links menu or under "My Coverage." Complete your profile and activate your account.
- 2 Request a Virtual Visit** by accessing your MDLive account through BAM and completing "See a Doctor." Participate in your Virtual Visit online through your computer or mobile device. Note, if a doctor is not immediately available, often an appointment can be scheduled that same day.
- 3 Get well!** If a prescription is necessary, the Virtual Visit provider can send your digital prescription to the pharmacy of your choice.

PREMISE HEALTH CENTERS

Premise Health Centers are a great value for members, helping reduce out-of-pocket costs and offering members access to patient-oriented medical care without some of the hassles and inconveniences that can make going to the doctor seem like more trouble than it's worth.

All MUST members on a Comprehensive Major Medical (CM), Revised Major Medical (RM), High Deductible Health Plan (HDHP) or Basic Plan can access services at state-wide Premise Health Centers. Premise provides same day appointments, online scheduling, \$0 cost (\$55 copay for HDHP plans), as well as certain labs and diagnostic testing, including x-rays.

Appointments are booked in 20-minute increments, with average wait time less than 4 minutes.

To schedule your appointment:

- ▶ Call 855.200.6822
- ▶ Visit MyPremiseHealth.com
- ▶ Download the My Premise Health app

Anaconda

602 East Park Plaza

Billings

1501 14th Street W. #230

Butte

3703 Harrison Ave, Suite B

Helena

405 Saddle Drive

Missoula

1211 Reserve, Suite 202

Premise Health Centers also offer—

- Health Coaching
- Wellness & Nutrition Coaching
- 24/7 Nurse by Phone (855-200-6822)
- Sports Physicals (40 minutes; schedule two 20-minute appointment blocks)