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# **BENEFIT PLAN UPDATES**

## **For 2026/2027**

MMIA is proud to have a dedicated and engaged Employee Benefits Committee and Board of Directors who thoroughly research and vet decisions for the betterment of our participants and the pool as a whole with stability and consistency in mind. After comparison and analysis of other local and national plans, the Committee and Board have approved the changes outlined in the chart on the next page for the 2026/2027 plan year.



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# BENEFIT PLAN UPDATES CONT'D.

## What has changed?

- Minimal increases to the deductible and out-of-pocket maximum levels for Bridger and High Deductible Health Plan (HDHP) plans.
- Addition of the new Pintler plan to offer a lower monthly premium standard plan option.

## Why?

- Competitive offerings. The Bridger and HDHP plans each receive a lower monthly premium rate increase for the year because of the updates to deductible and out-of-pocket maximum levels. These moves keep them more in line with other local and national plans.
- Compliance. The IRS mandates an annual increase to HDHP levels based on the federal cost index to stay qualified for Health Savings Accounts.

## What do you need to do?

- You are able to make plan changes during the Open Enrollment period each year from May 15 to June 15.
- If you are currently enrolled in the Bridger, Madison or HDHP plans and are not adding or removing any dependents or making any other changes, you do not need to do anything!
- If you are looking to add/remove dependents, make changes to dental and/or vision options (if offered) etc. you will need to fill out the online Open Enrollment form, even if you are keeping the same medical plan option or if you want to select the new Pintler plan.

UPDATES July 1, 2026	BRIDGER	MADISON	PINTLER	HDHP
Annual Deductible Individual/Family	\$750 / \$1,500	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,500 / \$7,000
Benefit Percentage*	80%	70%	70%	80%
Annual Out-of-Pocket Maximum Individual/Family	\$2,500 / \$5,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$7,000 / \$14,000

\*Benefit Percentage is for all MT participating providers and non-MT Cigna in-network providers.

Please note: some cities/towns offer a subset of these plan options. Please contact your benefit administrator and consult your internal policy documents to see what plans are available for you.

Contact the MMIA Employee Benefits team with any questions as you navigate these changes and get set for the new plan year.  
**800-635-3089 Option 4 | ebgroup@mmia.net**

# WELLNESS REPORT

From 2025/2026

If it isn't already inherently clear, MMIA's Employee Benefits (EB) program takes a lot of pride in our robust Wellness Program. We boast an amazing 70% employee participation rate across our membership, which casts a large shadow over similar programs nationwide.

Not only do we like to dole out the dollars for participation for the four incentive activities, which can earn each eligible participant up to \$200, but the overarching intent of the program is to reduce or eliminate future high-cost claims by identifying and treating health risks before they become more serious. Yep, it helps keep our Montanans healthier, improves overall wellness and longevity, and has potential to alleviate financial strain on individuals caused by medical problems. It also benefits our plan overall, because **the less we pay towards claims, the less of an increase we see on premiums annually.**

**Through this program, we collect de-identified, aggregate data for our health plan members. After sifting through our It Starts With Me (ISWM) reports from last year, here are a few items of low-hanging fruit we can work on to improve health outcomes:**

- 20% of ISWM participants reported nicotine use in some form. If we can reduce nicotine consumption, imagine the impact! Resources are available such as the Montana Tobacco Quit Line (1-800-QUIT-NOW).
- Last year 54% reported exercising moderately for 30 or more minutes three or more days per week. 14% report no exercise at all. Guess what? One half-hour walk per day, three days a week is all it takes to improve those numbers. Daily walking, as simple as it is, offers great health benefits, including reducing the risk of serious health implications (heart disease, stroke, osteoporosis, etc.), weight reduction or management, and boosts energy, to name a few.
- While only 1% of participants report feeling depressed all the time, 22% fell into the "feeling depressed sometimes" category. Depression itself can be connected to and/or exacerbate a wide range of health issues, including cardiovascular disease, metabolic and neurological disorders, other mental illnesses and more. While depression sometimes requires medication and/or clinical intervention, there are some lifestyle changes and self-care strategies we can employ. Think: getting sunlight or using an indoor "happy light" when you're unable to go outside for the real deal; exercising; reducing or eliminating alcohol and/or recreational drug consumption; and therapy. Side note: Did you know that through our Employee Assistance Program (EAP) at Sapphire Resource Connection, every health plan participant and members of their household are allowed six counseling sessions per issue per year at no cost to them? For more information check out our Mental Health page at [mmiaeb.net/mental-health](http://mmiaeb.net/mental-health).

As we mentioned before, we take a lot of pride in our Wellness Program participation; we have the opportunity to take even more pride in positive health outcomes using our screening results upon which we can build a foundation.

Visit [mmiaeb.net/wellness](http://mmiaeb.net/wellness)

# TAKE CONTROL OF YOUR HEALTH

Biometric data is used to identify those on our plan with serious health risks. Our partnership with Take Control not only includes free calls with health coaches to go over biometric screening results, but it also allows for participation in FREE Risk Reduction or Disease Management programs (eligibility criteria below). This gives plan participants an opportunity to take some control of their health outcomes back and learn how to manage and expand their knowledge of certain conditions.



**Body Mass Index of  
28.5 or higher**



**Blood Pressure: systolic  
(top number) greater than  
120 or diastolic (bottom  
number) greater than 80.**



**A1c 5.7%  
or greater**



**LDL cholesterol  
130 or higher**



**takecontrol**

Contact Take Control at **406-602-8911**  
to see if you qualify for this free program.