



CLERKS' WEBINAR

Presented By: Chris Beskid
Employee Benefits Interim Program Manager
Date: April 8, 2026

MMIA EMPLOYEE BENEFITS



90 Member Cities & Towns



2,400 + Covered
Employees



5,000 + Covered Lives



70% Wellness Program
Employee Participation

WORKING FOR OUR MEMBERS

- Leveraging savings opportunities
- Exploring new provider partnerships
- What's still working behind the scenes?

Referenced-Based Pricing – Transparency and savings for our members and participants

ProAct+, 340B and CRx International allow us to utilize opportunities to pass on savings

SHARE COVERAGES & RESOURCES WITH EMPLOYEES!

- Allegiance
- CRX International
- Teladoc Health
- Delta Dental
- Montana Health Centers
- ProAct Pharmacy Benefit Management
- VSP VisionCare
- Sapphire Resource Connection
- Take Control

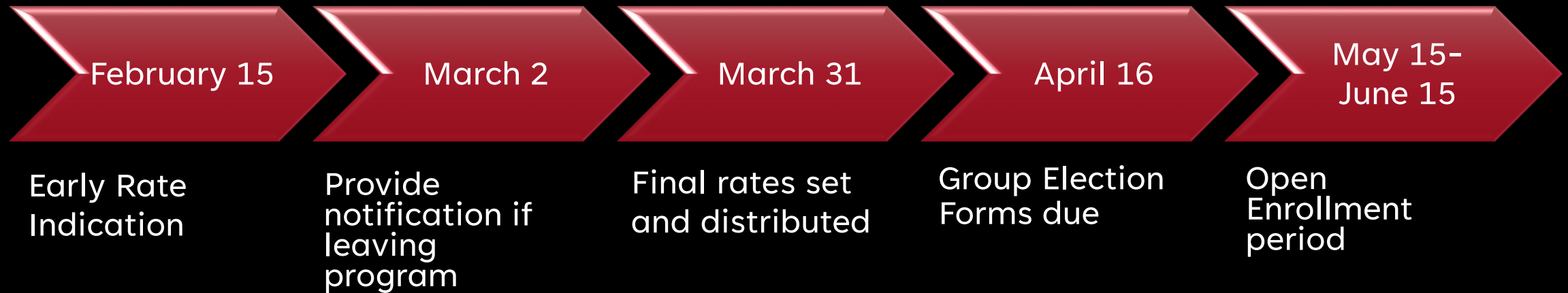
Using these resources helps to keep claim costs down which result in stability for the pool and everyone's premiums!

EMPLOYEE ASSISTANCE PROGRAM



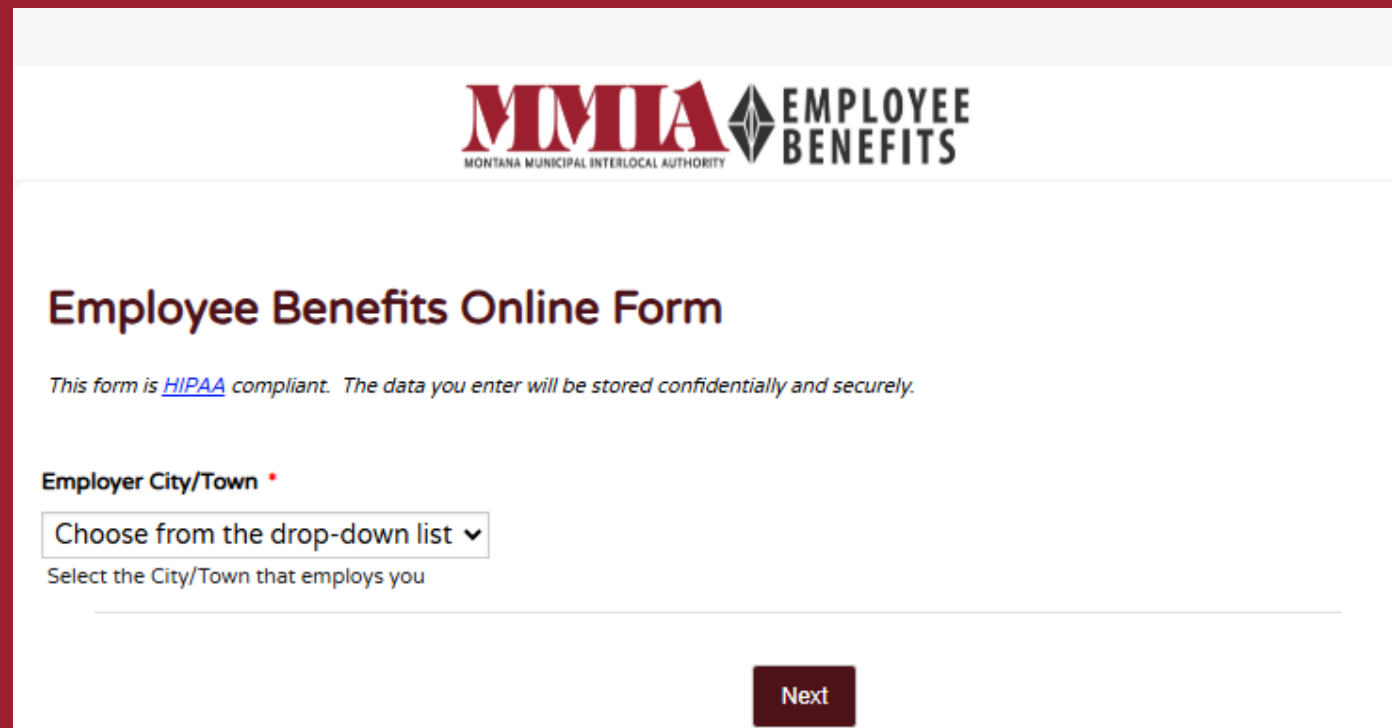
- Six (6) free counseling sessions per person, per issue, per year for participants on the medical plan or those in their household
 - Helpful for stress, work/life balance, family issues, anxiety, depression, substance abuse and more
 - Visit sr-connection.com, find a counselor and call directly and let them know if you have Sapphire EAP with MMIA
 - 24 Hour emergency Help Line
- Financial/Legal Assistance
 - Free 30-minute consultation with an attorney
 - Assistance with budgeting, retirement planning, advice for buying a home
 - Identity Theft Services

OPEN ENROLLMENT TIMELINE




ENROLLMENT FORMS

www.mmiaeb.net/forms/



The screenshot shows the MMIA Employee Benefits Online Form. At the top, the MMIA logo (Montana Municipal Interlocal Authority) is displayed next to the text "EMPLOYEE BENEFITS". Below the logo, the title "Employee Benefits Online Form" is centered. A disclaimer states: "This form is [HIPAA](#) compliant. The data you enter will be stored confidentially and securely." The form includes a required field for "Employer City/Town" with a red asterisk. Below this is a drop-down menu with the text "Choose from the drop-down list" and a downward arrow. A sub-instruction reads: "Select the City/Town that employs you". At the bottom center of the form is a dark red "Next" button.

MMIA  **EMPLOYEE BENEFITS**
MONTANA MUNICIPAL INTERLOCAL AUTHORITY

Employee Benefits Online Form

This form is [HIPAA](#) compliant. The data you enter will be stored confidentially and securely.

Employer City/Town *

Choose from the drop-down list ▼

Select the City/Town that employs you

Next

MEDICAL COVERAGE	Bridger	Madison	Pintler	High Deductible (HSA-Qualified)
Deductible (Individual/Family) (January 1 - December 31)	\$750 / \$1,500	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,500 / \$7,000
Benefit Percentage (what the plan pays if the Deductible is waived or after the Deductible is met)				
• All Montana Providers and Non-Montana Cigna Providers	80%	70%	70%	80%
• Non-Montana, Non-Cigna Providers	60%	50%	50%	60%
Annual Out-of-Pocket Maximum (the most you will pay for covered services in a plan year) Individual/Family	\$2,500 / \$5,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$7,000 / \$14,000



MEDICAL THIRD-PARTY ADMINISTRATOR



- Customer Service
- Claims Processing
- Provider Network
- Case Management
- Compliance
- Appeals
- Cobra



DELTA DENTAL



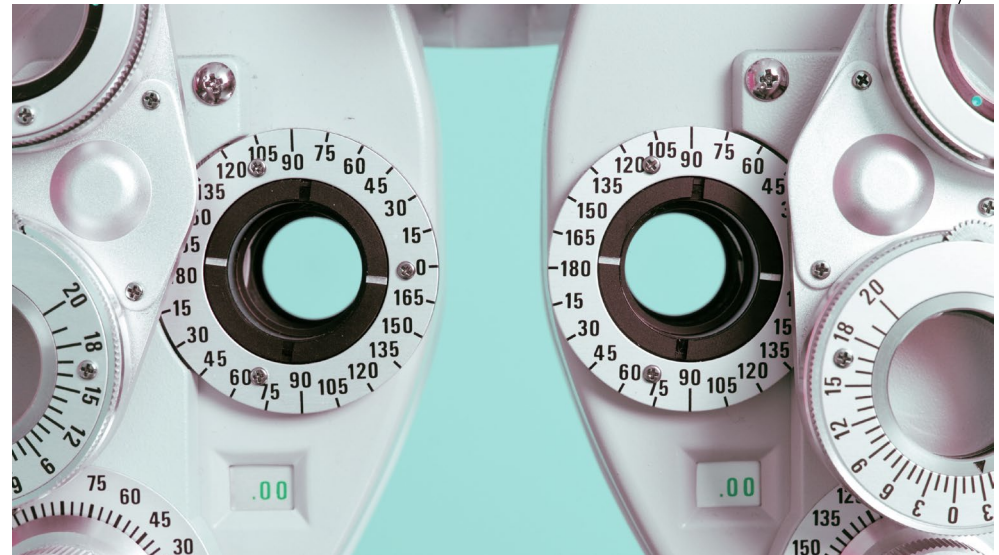
- Delta will do “pre-treatment review” of service
- \$25/person deductible
- No-cost cleanings and screenings doesn’t apply to max benefit
- \$2,000/person maximum benefit



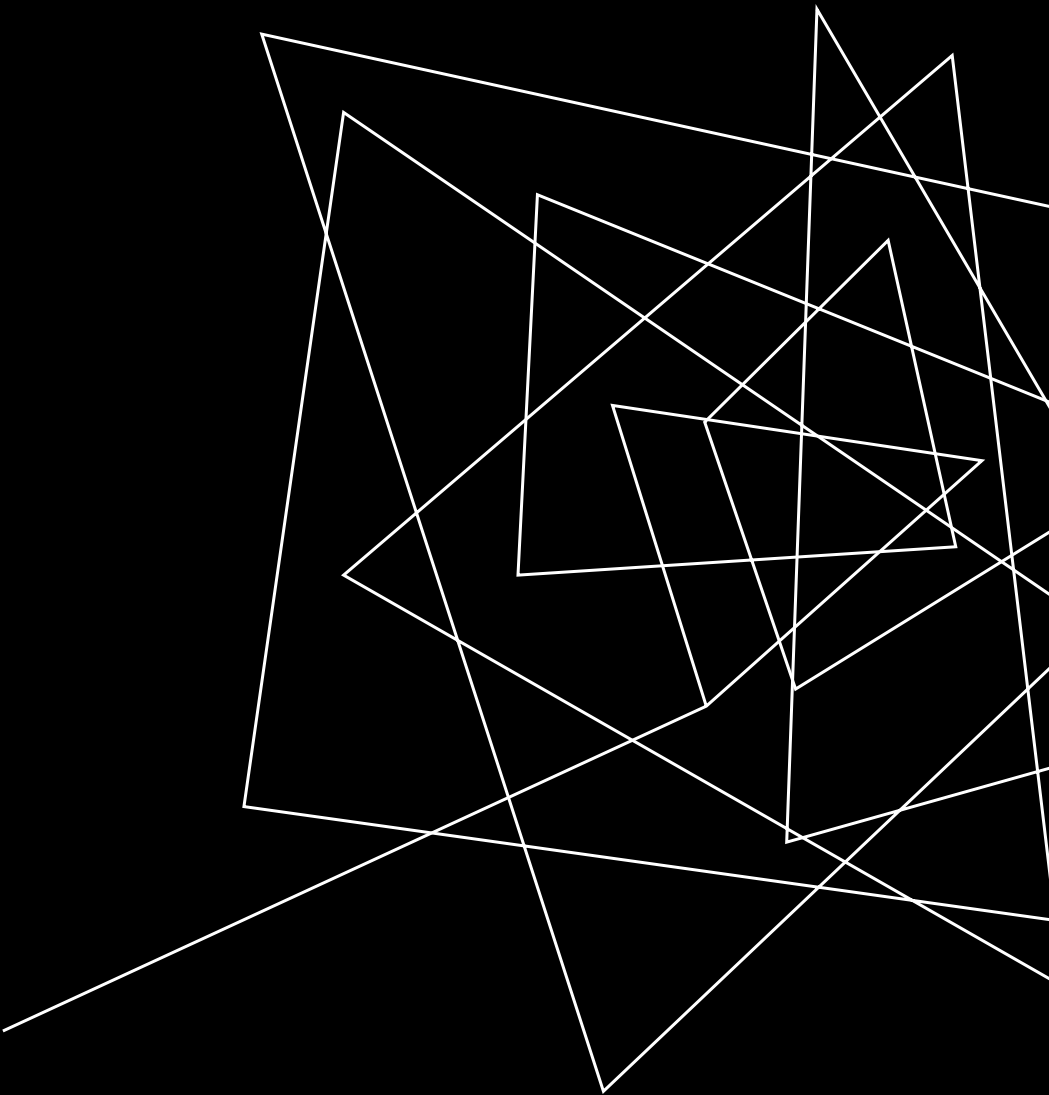
VSP VISION CARE



- Well Vision Exam - \$20 copay
- Yearly allowance for frames and lenses OR contacts
- Discounts on laser vision correction
- Other discounts



ENROLLMENT REMINDERS



Elected officials & employees no longer elected or employed must be terminated.

Newborns not automatically enrolled. Must be added within 31 days of birth.

Newly-hired employees must complete enrollment within 31 days of DOH, even if benefit probationary period is beyond the 31 days.

Divorced spouses cannot be covered and need to be terminated from coverage.

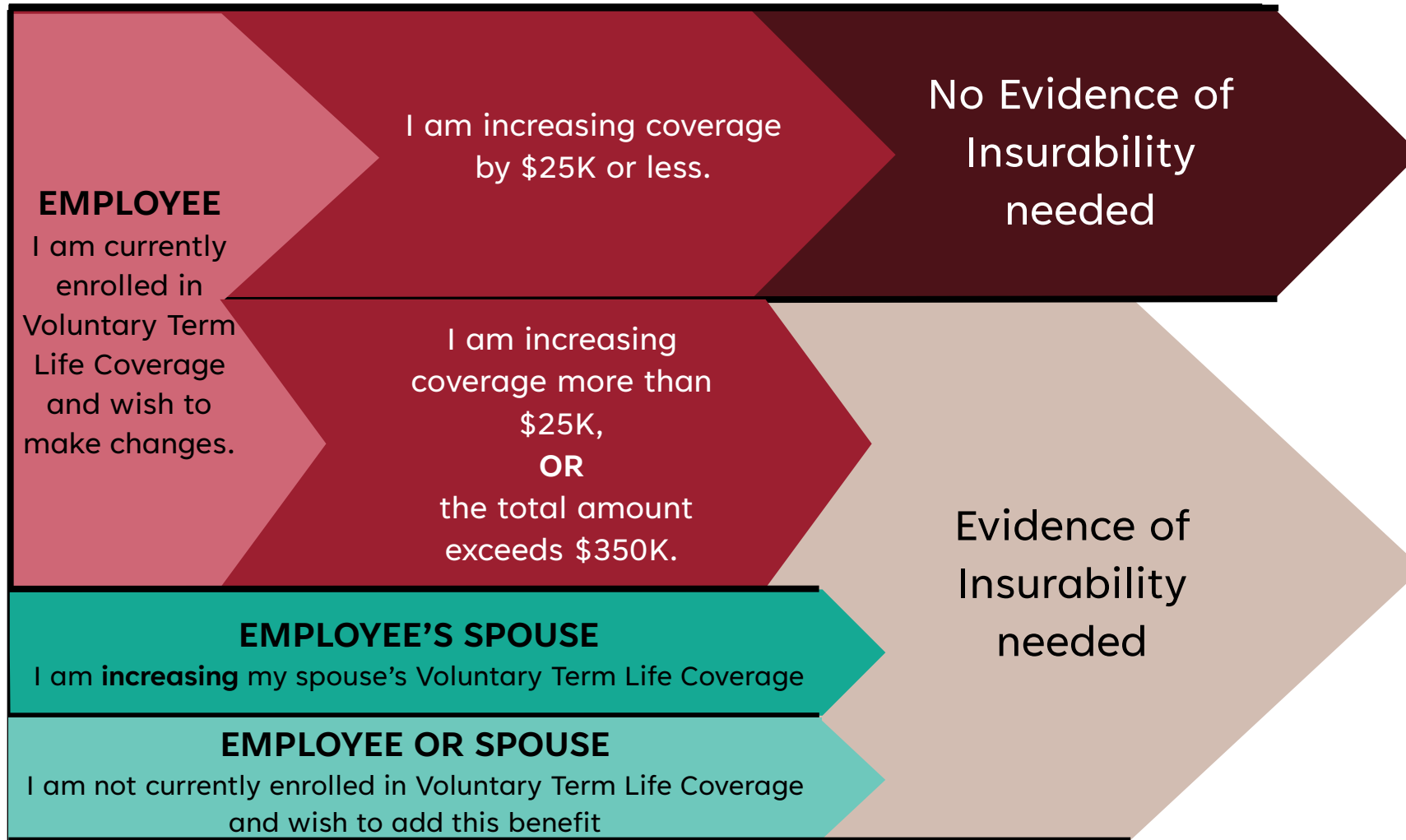
LIFE INSURANCE

- Open Enrollment is a great time to update beneficiary forms
- **Basic Life** – employer-paid
 - All eligible employees need to be enrolled.
- **Voluntary Life** – employee-paid
 - Age-banded rates: update as of 7/1. Please make sure employees know.
 - For any changes in volume, employees will need to enter current volume. Changes may require additional underwriting and the completion of the Evidence of Insurability (EOI) form.



Open Enrollment Voluntary Term Life Enrollment & Changes

No action necessary if the current coverages stay the same



This chart explains when Evidence of Insurability is required for voluntary term life coverage changes. If an employee is currently enrolled and increases coverage by \$25,000 or less, Evidence of Insurability is not required. If an employee increases coverage by more than \$25,000, or if the total coverage amount exceeds \$350,000, Evidence of Insurability is required. Evidence of Insurability is also required for employees or spouses who are not currently enrolled and wish to add voluntary term life coverage, as well as for any increase in a spouse's voluntary term life coverage.

2026 WELLNESS PROGRAM: JULY 1 – SEPTEMBER 30



**Health
Screening**

\$50



**Health
Screening
Review Call***

\$50



Education

\$50



**80%
Employee
Participation**

\$50

\$200

* Health Screening Call deadline | November 6

RETIREE BASICS

Upon Retirement: Complete Online Enrollment Form

- Use “Change Enrollment” if continuing any coverage
- Use “Benefit Enrollment & Termination” if leaving MMIA
- Med/Dent/Vision can be separated
- Complete form within 31 days of retirement

Medicare Options

- Medicare-aged retirees may remain on MMIA dental and vision coverages
- Spouses of Medicare-aged retirees that are not yet Medicare-eligible can remain on the medical plan
- Enroll in a supplement or Medicare Advantage Plan
- Contact State Health Insurance Assistance Program (SHIP at 800-551-3191)

Non-Medicare Retirees (under 65)

- Can stay on plan
- Pay the full rate – Self-pay

CLERKS & HR TO DO LIST:

Complete online Group Election Form by April 16

Share final rates and contribution information (effective July 1) with employees prior to Open Enrollment

Have all employees making enrollment changes for July 1, entered and approved to MMIA by June 15

Share wellness communications, screening date, and help promote the Wellness Program

SEE YOU THERE!

- MMIA EB & Allegiance will be hosting lunch and available to chat or answer questions.
- Wednesday, May 6th @12:00
- Billings, 46th Annual Municipal Institute
- Pick up Wellness posters from EB staff!





THANK YOU

1-800-635-3089 Option 4

ebgroup@mmia.net

www.mmiaeb.net

