

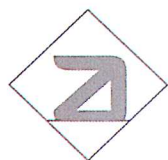


MTADA

2021 GUIDE

For the Plan Participants of the Montana Automobile
Dealers Association Group Benefits Trust

Created by MTADA's Endorsed Insurance Consultant



ALIGNED
BUSINESS SOLUTIONS

The Montana Automobile Dealers Association Group Benefits Trust is a multiple-employer welfare arrangement (MEWA) trust.

It is lead by a Board of Montana dealership owners who are committed to providing the highest quality health care and benefits while addressing the ever-rising cost of health insurance for employers and employees alike.

As a plan participant, it is critical for you to understand the benefits you have available to you and what role you play in helping this, your community of Montanans, manage health care costs.

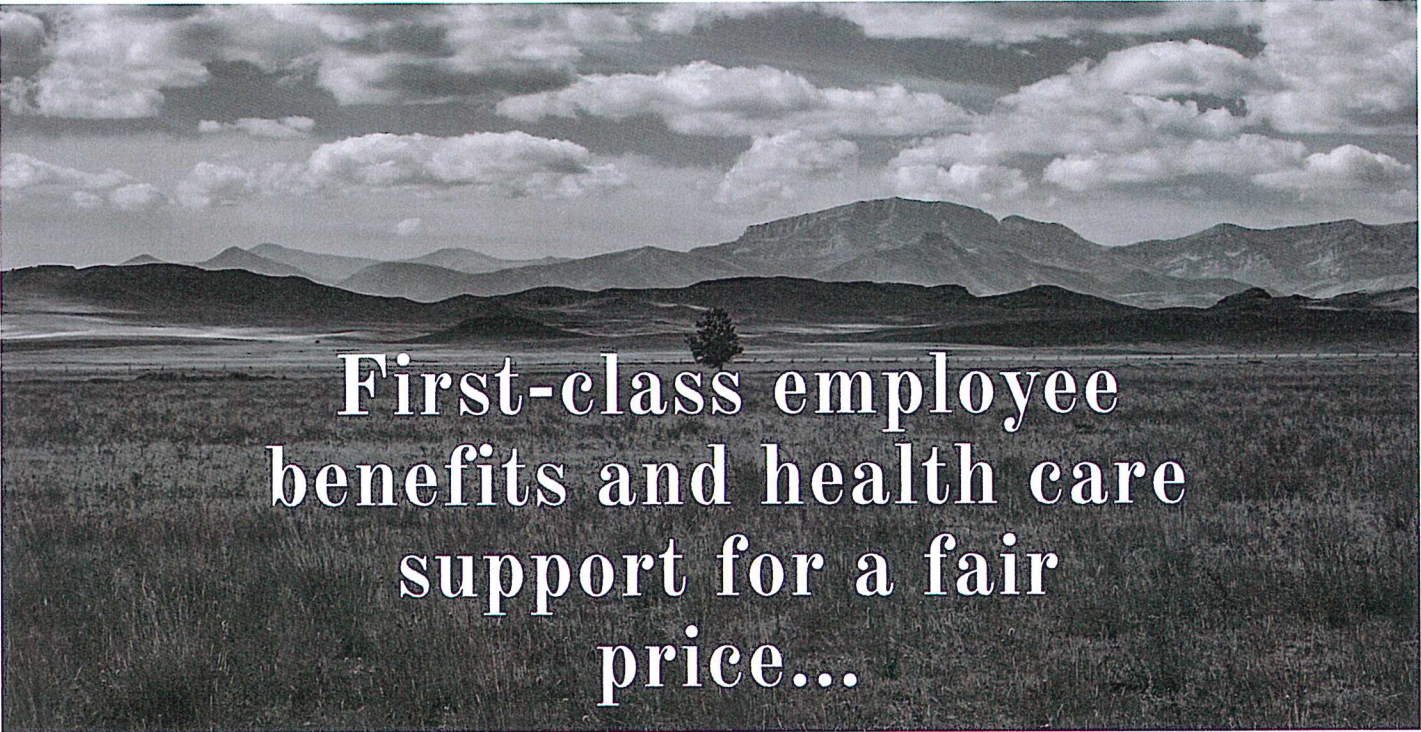
This guide was created to inform you of how you can be a better consumer of health care and your benefits.

Please take the time to read this guide and keep it for future reference.

Follow the suggestions whenever possible.

When the questions or concerns you have cannot be addressed by this guide, please see the last page to identify the appropriate resource to further support you.

Please Note: In the event there is a discrepancy between this guide and the Summary Plan Descriptions (SPDs), the SPDs will supersede. The SPD includes a detailed outline and description of all benefits. Visit ebms.com for Medical, Rx, and Vision. Visit deltadental.com for Dental.



First-class employee benefits and health care support for a fair price...

The programs available to you vary by employer. If you do not know what your employer has elected to offer, please contact your Human Resources expert or your Office Manager.

Traditional 70 / 30

\$2800 HDHP

\$4500 HDHP

MEDICAL

Individual Deductible

\$1,500

\$2,800

\$4,500

Family Deductible

\$3,000

\$5,600

\$9,000

Individual Max Out-of-pocket

\$3,000

\$2,800

\$4,500

Family Max Out-of-pocket

\$6,000

\$5,600

\$9,000

Cost-sharing + Coinsurance

30% + \$35 office visit

0% after deductible

0% after deductible

PRESCRIPTIONS

Preventive Generic

\$0

\$0, after deductible

\$0, after deductible

Generic

\$15

\$15, after deductible

\$15, after deductible

Brand Formulary

\$40

\$40, after deductible

\$40, after deductible

Brand Non-Formulary

50%

50%, after deductible

50%, after deductible

Specialty

\$100

\$100, after deductible

\$100, after deductible

Max Out-of-pocket

\$1,450 / \$2,900

\$1,450 / \$2,900

\$1,450 / \$2,900

PREMIUMS

Employee-only

Employee + Spouse

Employee + Child(ren)

Employee + Family

The programs available to you vary by employer. If you do not know what your employer has elected to offer, please contact your Human Resources expert or your Office Manager.

Delta Dental

Benefits and Covered Services

Diagnostic, Preventive: 100%

Sealants: 80%

Basic Restorative: 80%

Oral Surgery: 80%

Endodontics: 80%

Periodontics: 80%

Major Restorative: 50%

Prosthodontics: 50%

Implants: 50%

Child Orthodontics: 50%

Deductibles Per Calendar Year

Per Enrollee: \$50

Per Family: \$150

Maximums

\$1,200 per Enrollee Per Calendar Year

\$1,000 per Enrollee Per Lifetime for Orthodontic Services

12 Month Waiting Period

Major Restorative, Prosthodontics, Child Orthodontics

Premiums

Employee-only: \$34.40

Employee+Spouse: \$77.49

Employee+Child(ren): \$83.55

Employee+Family: \$114.74

Vision

Benefits and Covered Services

Eye Exam: 100%

Frames: 80%

Lenses: 80%

Contact Lenses: 80%

Maximums

\$320 Per Enrollee Per Calendar Year

Premiums

Employee-only: \$12.00

Employee+Spouse: \$23.00

Employee+Child(ren): \$19.00

Employee+Family: \$27.00

**\$5,000-10,000 life benefit
and free eye exam
included with
Medical Benefits**

To learn more about any of the benefits you qualify for, please contact Erin Jimison at Aligned Business Solutions, visit mtada.com/health-center or speak with your Human Resources expert or Office Manager.





Before You Seek Care...

1. Choose an in-network physician or hospital partner.

Having a transparent, narrow network is a critical strategy for the Trust in managing costs.

For a full listing visit mtada.com/health-center/.

If you believe you need the services of a specialist or hospital not listed, please contact the Trust's endorsed insurance consultant, Erin Jimison (406.696.7383).

2. Consider virtual care, if clinically appropriate.

For minor, non-emergency medical needs, utilize an app or online tool to receive services from a Board-certified physician.

Submit your receipt to EBMS for eligible reimbursements.

3. Keep your Insurance card with you.

Your Insurance card is necessary for your health care provider or pharmacy to bill the Trust for eligible services. Please have it with you at all times.

To request a new Insurance card, visit ebms.com and log into miBenefits. Or you can download the miBenefits app so you can carry your Insurance card in your smartphone.

4. If recommended for surgery or new treatment, seek free medical advice from one of the nation's top physicians.

Through VezaHealth's team of nurses and network of elite physicians, you can receive the best medical insight at no cost to you. In fact, if you receive a second opinion from VezaHealth, the Trust compensates you \$100 for your time in speaking with and working with the VezaHealth team.

You are not required to follow their advice. The service is for your decision-making purposes only.

Call VezaHealth 800.970.6571

4. Buy prescriptions wisely.

To save you and the Trust money while adding some convenience to your life, sign-up for mail-order through ProAct or CRX. The price of the prescriptions are often more affordable and you get three months for the price of two! You can also call ProAct, our Pharmacy Benefit Manager, to see if you qualify for any other cost-savings programs.



After You Seek Care...

1. Compare your Explanation of Benefits (EOB) with your health care bill.

To identify billing errors or balance billing, you need to compare your EOB from EBMS to the bill you receive from your physician or hospital. If the physician or hospital is asking for more than what is noted as "YOU MAY OWE" on the EOB, you need to submit the bill to ELAP.

ELAP is the Trust's strategic partner in avoiding price-gouging.

You can contact ELAP at 800.977.7381 or at balancebills@elapservices.com

2. Follow the doctor's orders or contact their office for additional support.

Unfortunately, many of us do not heed the advice of medical experts - only to our own detriment. If you are having side-effects or experiencing other barriers in following your physician's recommendations, you should contact their office for support or utilize one of the free resources the Trust provides to you: VezaHealth and Innovative Care Management.

You can contact Innovative Care Management at 800.862.3338 or VezaHealth at 800.970.6571.

3. Get an annual health screening

Take advantage of a free health screening from It Starts With Me for a simple baseline of your health.

Please contact your Human Resources expert or Office Manager to learn about upcoming screenings in your community!

Your Resources

EBMS

Benefits Administrator and Claims Processing
866.312.6723
EBMS.com

Unum

Life Insurance
800.854.1446
unum.com

ELAP

Claims Audit and Balance Bill Defense
800.977.7381
elapservices.com

VezaHealth

Medical Advice and Travel Support
800.970.6571
vezahealth.com

ProAct

Pharmacy Benefits Administrator
877.635.9545
proactrx.com

ICM

Innovative Care Management
Case Management, Pre-certifications
800.862.3338
innovativecare.com

American Fidelity

Voluntary Benefits
206.604.1877
renee.richter@americanfidelity.com



ALIGNED
BUSINESS SOLUTIONS

Erin Jimison
Endorsed Insurance
Consultant
406.696.7383
erin@aligned-inc.com



**Montana Automobile
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