Please see the following note from Mary Lachenbruch, MUS Director of Benefits:

Good afternoon.

As we discussed in our April 14, 2021, meeting, I am writing to outline the benefits changes that will be effective at midnight on December 31, 2021. First I want to thank all of you for the years of partnership and collaboration. It has been a pleasure to work with all of you. As I expressed at our meeting, all of our affiliate partners add value to the Montana University System and you are appreciated!

As you are aware, to remedy a legislative audit finding regarding eligibility for non-employee entities receiving coverage on the MUS Health Plan, the decision was made to end coverage for all affiliate groups as coverage under the Plan was determined to be contrary to state law. This decision was made with much consideration and thought.

I emphasized in our April meeting that I am ready and willing to do what I can to assist each affiliate group and all employees in making the transition to new benefits effective January 1, 2022.

I was asked to outline the benefits that will end and provide any known available resources who may be able to assist with the transition.

All MUS group benefits will terminate at midnight on December 31, 2021. This includes medical (pharmacy is a component of medical), dental, vision hardware, life, AD&D, and LTD. Any former employees or overage dependents covered under COBRA will also terminate at midnight on December 31, 2021. My team can assist in identifying whether or not any individuals exist when we get closer to December. It will be important to provide notification to those individuals. I stress this as it can be easy to overlook COBRA participants as there is not a huge uptake on the COBRA offering.

Several of you indicated you have already begun outreach in your efforts to obtain quotes for new medical coverage. Ginger MacDonald, the MUS Account Executive at BCBS has outreached and offered to assist in the transition process. If you would like to talk with Ginger, I am including her contact information and she is copied on this email.

Ginger MacDonald  
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Blue Cross and Blue Shield of Montana  
406.437.6334 office/ 406.459.8342 cell | ginger_macdonald@bcbsmt.com
Below is a message that was sent out previously regarding benefits with The Standard (Life, AD&D, LTD). Katie Bohland has offered to work with you as well.

In light of termination of benefits coverage of the Affiliates on the MUS Benefits Plan effective 1/1/2022, we had asked The Standard for any assistance or advice it could offer with helping the Affiliates obtain or transition to other life insurance products, including Life/Accidental Death & Dismemberment (AD&D) and Long Term Disability (LTD) coverages.

The Standard offers fully insured life products, some on an individual and others on a group basis. The Standard advises that as long as there are more than two people in a group, it could write policies for the Affiliates as individual groups. Depending on the size of the group, The Standard may or may not be able to match the benefits currently offered to the MUS Benefits Plan. The Standard would need a census file, including name, date of birth, date of hire, gender, job title and salary to provide a quote to the group.

The Standard advised that it does not write individual life policies, though it does write individual LTD coverage. The Standard works through general agents, or insurance producers, who could obtain quotes for coverage in Montana.

The Standard can allow members of the Affiliates to convert their life insurance policies to whole life policies. Members cannot convert their AD&D policies from the MUS Benefits Plan group offering.

Katie Bohland, account representative for The Standard, has offered to help out should Affiliates or their members have questions about these options or this information. She is copied on this email. Her contact information is as follows: katie.bohland@standard.com; (303) 639-4627. We very much appreciate Katie’s expertise in this area, and her willingness to help.

Again, I am hopeful that all of our affiliated groups will have the least amount of disruption possible. If there are questions I may be able to answer or any assistance I might be able to provide, please do not hesitate to reach out to me directly at any time.

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