



The Montana Medical Association Health Plan

Dedicated to serving professionals in the healthcare industry

HEALTH PLAN

QUARTERLY NEWSLETTER | JANUARY 2021

COVID-19 TESTING AND VACCINE

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As we continue to navigate this challenging time, there seems to be hope and optimism with the vaccines being rolled out. But first a quick review of our COVID-19 policy. As you know, with the start of 2021, this Plan remains subject to a set of temporary amendments passed in 2020 in response to the COVID-19 public health emergency. Below is language that will be included in the 2021 Summary Plan Document (SPD). All covered members will receive the MMA Health Plan's SPD in the mail in the coming months.

COVID-19 APPENDIX

The changes described in this Appendix are temporary and only effective until the termination of the federally-declared national public health emergency announced by U.S. Health and Human Services Secretary Alex M. Azar II, on January 31, 2020, unless another effective date is indicated below.

The Plan language changes described in this Appendix will automatically sunset with the federally-declared national public health emergency if they do not sunset at an earlier date. For clarity, all plan language herein will revert back to the original provisions of the Plan, in full force and effect, when the federally-declared national public health emergency is over.

The Plan language changes described in this Appendix are subject to the full discretionary powers of the Board of Trustees of the Montana Medical Association Health Care Plan and Trust (the "Plan Administrator"), including the right to amend, revoke, interpret, and revise, as necessary. In addition, this Appendix is subject to any additional requirements that may be imposed by federal legislation in response to the federally-declared national public health emergency.

Effective as indicated in each Section below, the Montana Medical Association Health Care Plan and Trust Self-Funded Health Benefits Policy, Plan & Summary Plan Description (the "Plan") is amended, on a temporary basis, as follows:

Effective March 18, 2020, until the sunset of this Appendix as described above, the "**ELIGIBILITY AND COVERAGE PROVISIONS – EMPLOYEE ELIGIBILITY**" is amended as follows:

Each Participating Employer identifies its Eligible Employees according to an Adoption Agreement with the Plan. The Participating Employer designates the minimum hours that Employees must work to be eligible and may also designate a Waiting Period of up to 90 days. If you would like a copy of the Adoption Agreement, you may request a copy from your employer or the Plan Administrator.

- A. Effective March 18, 2020, until the sunset of this Appendix as described above, the following section will be added to “**SCHEDULE OF MEDICAL BENEFITS – COMPREHENSIVE PLAN OPTIONS” - MEDICAL BENEFITS”**

COVID-19 Test Kit, Lab Work, and Related Office Visit

Deductible Waived, Benefit Percentage 100%

- B. Effective March 18, 2020, until the sunset of this Appendix as described above, the following section will be added to “**SCHEDULE OF MEDICAL BENEFITS – HIGH DEDUCTIBLE HEALTH PLAN OPTION” - MEDICAL BENEFITS”**

COVID-19 Test Kit, Lab Work, and Related Office Visit

Deductible Waived, Benefit Percentage 100%

- C. Effective March 18, 2020, until the sunset of this Appendix as described above, the following section will be added to “COVERED BENEFITS – MEDICAL BENEFITS”

COVID-19 TESTING

Medical Benefits include charges for the COVID-19 test kit and the lab test if the test is Medically Necessary and performed in a manner consistent with Centers of Disease Control Guidance. Medical Benefits also include items and services furnished during office visits, Urgent Care Facility/Minor Emergency Medical Clinic visits, and/or Hospital visits, but only to the extent those items and services relate to the administration of COVID-19 testing or determining the need for COVID-19 testing. These Medical Benefits are payable as stated in the Schedule of Medical Benefits and subject to all terms and conditions of this Policy and the Plan.

Many of you may have already received the vaccine as you are on the front lines of this fight against this illness. For all our members, the MMA Health Plan will cover the COVID-19 vaccine at 100%, before deductible. If you would like more information regarding the vaccine the CDC website has a plethora of information.

<https://www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html>

International Travel – Proof of Medical Coverage Letter

Some of you may have the opportunity or desire to travel at this time. Requirements for travel to another country and to return to the US are changing frequently. One requirement that may be necessary to travel to another country is a letter from your insurance carrier verifying coverage while overseas. If you need a Proof of Medical Coverage letter, please contact Marcia Ellermeyer at mellermeyer@mmaoffice.org.

Through our partnership with Blue Cross Blue Shield of Montana, we can provide our members with the BCBS Global Core Program. This program ensures that our members have access to providers and hospitals around the world. If you decide to travel, please remember:

- Always carry your current ID card.
- Use the Blue Cross Blue Shield Global Core App (Android and iOS).
- To locate a provider/facility contact the Service Center for BCBS Global Core.
- For inpatient care, contact the Service Center to arrange direct billing.
- For outpatient care, you may need to pay up front and submit an international claim from with receipts.

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More information regarding this program, including contact phone numbers and claim forms, can be found on our website at www.mmahealthplan.org under Employer/Members and Forms. And as always, if you have any questions, please contact Marcia Ellermeyer at mellermeyer@mmaoffice.org.

DON'T FORGET...

You can learn more about the MMA Health Plan on our website at www.mmahealthplan.org. There you can find the most updated forms for:

- enrolling new employees,
- making changes to employee's benefits,
- submitting both medical and prescription manual claims,
- and much more.



DID YOU KNOW?

www.mmahealthplan.org

- The IRS increased the limits on Health Savings Account contributions for 2021. They are \$3600 for self only coverage and \$7200 for family coverage. Those aged 55 and older can add another \$1000 per year as "catch up" contributions.
- It is important that the MMA Health Plan have current contact information for our members. If your contact information has changed please contact us or your employer to update.
- You can track your medical claims on the Blue Access for Members (BAE) website at www.bcbsmt.com and your pharmacy claims can be tracked on MedImpact's member portal at www.medimpact.com.

The MMA Health wants to wish you a HAPPY NEW YEAR!

It is finally 2021 and we can say goodbye to 2020! With any kind of luck, this year will see positive change in the pandemic and hopefully an opportunity to return to a somewhat normal life. But like any year, it is also time to make those resolutions.

Below are some tips for goalsetting in the new year:

1. Be specific. If you intend to lose weight, define how much.
2. Make it measurable. Give yourself daily, weekly, or monthly steps to achieving your goal.
3. Set a time limit. Break down what you need accomplish daily, weekly or monthly to meet your deadline.
4. Your goals need to be yours. Make sure you are setting goals for yourself and not others.
5. Write it down!



Here are 7 areas in which to set goals:

1. Spiritual Goals – start a journal.
2. Fitness Goals – take the stairs!
3. Educational goals – join a book club.
4. Family Goals – have a date night, plan time with kids or call your parents!
5. Career Goals – tune up a CV or resume, add a certification in your chosen field.
6. Social Goals – look for new ways to connect (challenging during a pandemic).
7. Financial Goals – pay off a credit card or save for a vacation!

*The vision of the MMA Health Plan is to be the primary choice
for medical benefits for your healthcare organization*

www.mmahealthplan.org