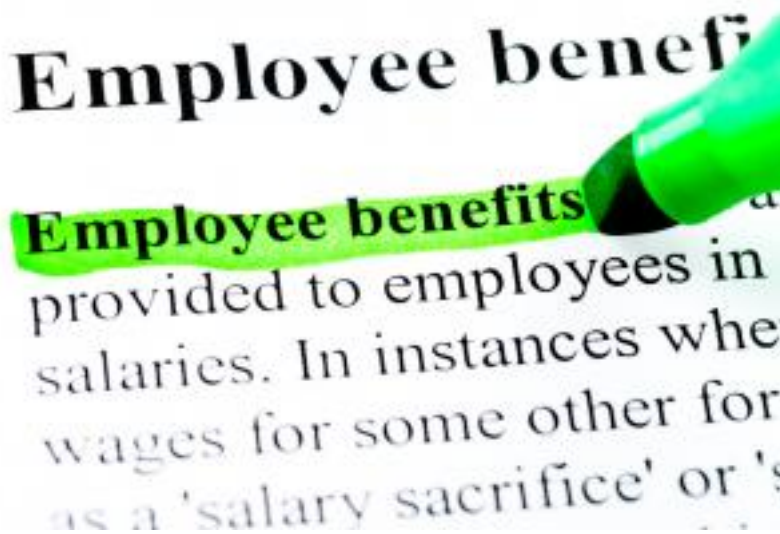


## Employee Benefits



### Employee Benefits

The City of Great Falls recently joined the Montana Municipal Interlocal Authority's (MMIA) self-funded insurance pool. MMIA has 80 city/town entities in its Employee Benefits program and serves over 2,000 employees and their dependents. The benefit of being part of such a large pool is that the risk is spread amongst members, which results in stable funding and rates.

MMIA is a risk retention pool created by the cities and towns of Montana to manage their municipal risks. The interlocal government agency developed out of the need to cover municipal liability and workers' compensation risks and has since expanded to provide property and employee benefit coverages as well.

Benefits available through this program include:

- Group Medical Coverage
- Menu of plan options for individual selection within an employer group
- Compliant High Deductible Health plan for Health Savings Accounts
- Prescription Drug Plans
- Dental Coverage
- Vision Coverage
- Group Basic Life and AD&D
- Claims Administration
- Stop Loss Coverage
- Large Case Management
- Network Discounts
- Employee Assistance Program

The [MMIA website](#) has valuable employee benefits information and plan documents.

### Allegiance Benefit Plan Management - our Third Party Administrator

Our insurance claims are processed through the Allegiance network which serves as the City's and MMIA's "third party administrator" (TPA). When employees receive an EOB (Explanation of Benefits) they are from Allegiance and when asked at a doctor's office or pharmacy who their insurance provider is, more often than not, they will want to say "Allegiance."

## Employee Benefits

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Since its earliest days, Allegiance has been a leader in providing health and flexible benefit plans to employer groups and plan participants throughout the American West. Allegiance Benefit Plan Management, Inc., develops and administers employee benefit plans for companies, associations and government agencies.

As a third-party administrator, they offer clients the flexibility to contract with multiple preferred provider organizations, managed care organizations, physician hospital organizations, tertiary care centers of excellence, dental and vision plans, and stop-loss insurance carriers.

For claim information visit their website at [www.abpmtpa.com/mmia](http://www.abpmtpa.com/mmia).

### Dental and Vision Benefits

Dental benefits are provided through [Delta Dental](#) and Vision benefits are provided through [VSP](#). Visit their websites to find an in-network provider. Employees can choose to visit a provider that is not an "in-network" provider, but because they aren't in the network MMIA has no control over their charges, so they can balance bill you, the employee, their charge and the allowable amounts. You still have a benefit though but may have to submit the claim yourself.

Our plan benefits for both dental and vision are included below.

### Catamaran - Our Pharmacy Benefit Manager

Our PBM or Pharmacy Benefit Manager is Catamaran, visit their website at [www.mycatamaranRX.com](http://www.mycatamaranRX.com). The website has valuable information regarding prescription benefits, prescription history, home delivery, drug lookup information, pharmacy locator and much more.

The Catamaran Preferred Drug List is a guide identifying preferred brand-name medicines within select therapeutic categories (our Preferred Drug List is included below). The Preferred Drug List may not include all drugs covered by your prescription drug benefit. Generic medicines are available within many of the therapeutic categories listed, in addition to categories not listed, and should be considered as the first line of prescribing.

For benefit coverage or restrictions please check our Summary Plan Document (the document is included below). This listing is revised periodically as new drugs and new prescribing information becomes available. It is recommended that you bring this list of medications when you or a covered family member sees a physician or other healthcare provider.

### *Employee Assistance Program*

Employees have access to an Employee Assistance Program (EAP), which provides confidential support for everyday challenges, and for more serious problems. It's available around the clock anytime you need it. EAP offers assistance and support for all these concerns and more:

- Depression, anxiety and stress
- Substance abuse
- Workplace problems or conflicts
- Parenting and family issues
- Child and elder care

From short-term counseling services and referrals to more extended care, your EAP offers just what you need. To find out more about what EAP has to offer call 866-750-1327 or visit <http://www.myRBH.com>.

### AFLAC & WageWorks

Employees have the option of purchasing supplemental insurance through [AFLAC](#) and Flexible Spending







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Accounts are provided through AFLAC and serviced through [WageWorks](#).

### Supporting Documents

-  [Great Falls Summary Plan Document](#) (431 KB) (PDF)
-  [Great Falls Dental Plan Document](#) (843 KB) (PDF)
-  [Great Falls Vision Plan Document](#) (492 KB) (PDF)
-  [Frequently Asked Questions](#) (132 KB) (PDF)
-  [How to Read Your Explanation of Benefits](#) (270 KB) (PDF)
-  [Catamaran Formulary Preferred Drug List](#) (2 MB) (PDF)

### Web Links

[Claim Administrator Website - AllegianceMMIA Program InformationProvider SearchDelta DentalVSPAFLAC WageWorksEmployee Assistance Program](#)

Source URL (retrieved on 01/28/2015 - 6:47pm): <http://www.greatfallsmt.net/hr/employee-benefits>