

## Use Your Benefits to Your Advantage

Health insurance in general can be very hard to understand. Montana Chamber Choices offers a variety of plan options that ensure the best coverage at an affordable rate. While we know employee health is extremely important and offering basic health insurance is not enough to keep employees healthy; what many don't know is often times there are many different ancillary or secondary benefits available to you as a member of a health insurance program. More frequently the term "ancillary benefits" is referred to when looking at group health insurance options like Chamber Choices. This term refers to benefits that are used to supplement group health insurance. These can include some of the most sought after employee benefits such as dental, vision, and life insurance.

Group health insurance options such as Montana Chamber Choices often provide a certain advantage to the businesses in them. This is because the risk is spread through a large population. This in turn helps keep the premium rates stable. One of the hallmarks of Montana Chamber Choices over the last nine years has been rate stability.

On top of offering stable rates, Montana Chamber Choices offers many of the ancillary benefits previously mentioned. Research studies have shown dental and vision plans are very helpful tools in preventing high cost medical claims. Early symptoms of high blood pressure, diabetes, glaucoma and several other diseases can be detected through an eye exam.

Health insurance on its own also does not cover income protection in the event that a death may occur in a family. Life insurance can help protect employees by providing a benefit to cover the cost of a funeral or a debt.

Montana Chamber Choices offers numerous ancillary benefits to provide your business with the most affordable healthcare options. All employees who are covered under the Montana Chamber Choices medical benefits are automatically enrolled in the following secondary benefits:

- **VSP (Vision Service Plan) Vision Exam-** VSP Vision exam with \$10 copayment is available to all members and their dependents covered on the health plan. This also offers discounts on frames and lenses. Go to [www.vsp.com](http://www.vsp.com) to find a participating eye care provider. Simply tell your vision provider that you have VSP coverage.
- **Preventive Dental-** If a member sees a Blue Cross Blue Shield par dentist the network allowable will apply. As always, it is not necessary to see a par dentist and the billed charges of a non par dentist will be paid up to \$100 maximum annual benefit. Simply show your provider your BCBS ID card and ask that they submit to BCBS for processing. (excludes CMM HSA 50% coinsurance \$2,500 deductible option)
- **UNUM \$5,000 Life Insurance-** This benefit includes an "accidental death" provision that provides a \$5,000 benefit whether the accident occurs at home or at work (only the employee, not the spouse or dependent, is covered by the benefit).
- **UNUM Identity Theft-** This program can give peace of mind to your employees and is included with the Montana Chamber Choices program.
- **UNUM "Living Will"-** Service (also referred to as "advanced directive") - Many of us have been in a circumstance where a parent or relative is unconscious and hospitalized and no one wants to speak for that person as to what his or her wishes might be for medical treatment. Encourage your employees and their adult family members to take a few minutes to create their own living will so they do not find themselves in that situation.
- **Employee Assistance Program (EAP)-** Many employers have an EAP to provide both telephonic and in-person counseling for employees who are facing personal crisis-employees have access to this completely confidential benefit

We all know that getting to the doctor for a yearly wellness visit can be difficult. Just an annual eye exam can be a preventive measure by detecting high blood pressure. So please take advantage of your benefit options.

