MTADA

Montana Automobile
Dealers Association

Employee Benefit Guide



2027

Please note: This document is just a guide, in the event, there is a discrepancy between this guide and the Summary Plan Description (SPDs), the SPDs will supersede. The SPD includes a detailed outline and description of all benefits. Visit bcbsmt.com for Medical, RX and Vision. Visit deltadental.com for Dental.

2027



MTADA
Insurance Benefits Trust Team

Welcome to the MTADA Group Benefits Trust!

At the Montana Automobile Dealers Association (MTADA), we're proud to protect what matters most — our people. Through the MTADA Group Benefits Trust, Montana dealerships come together to offer employees high-quality, affordable coverage designed to support your health, your family, and your future.

Built and managed **by** Montana dealerships **for** Montana dealerships, our partially self-funded program delivers strong coverage, local control, and lasting stability.

Your Benefits at a Glance

- Medical, dental, and vision coverage
- Life and disability insurance
- Health Savings & Flexible Spending Accounts
- Accident and cancer protection
- Wellness programs to keep you and your family healthy

Why It Matters
This program gives you access to trusted providers, easy-to-use tools, and personal support — all designed to make your benefits simple and meaningful.

Your Part
When you take advantage of preventive care and wellness programs, you're not just protecting yourself — you're helping keep costs manageable and benefits strong for everyone in the Trust.

Together, we're building a healthier, stronger dealership community across Montana.

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Open Enrollment

- Enrollment Dates: November 30 – December 11, 2026
- New Plan Year Begins: January 1, 2027
- All benefit elections and changes will take effect January 1, 2027

Open Enrollment is your once-a-year opportunity to review your benefits and make changes for the upcoming plan year. During this period, you may:

- Enroll in a plan for the first time
- Add or drop dependents
- Change or waive coverage

Your elections will remain in effect for the full calendar year unless you experience a qualifying life event.

2027 Changes

For 2027, the $3,400 High Deductible Health Plan (HDHP) will increase to $3,500 for individual coverage and $7,000 for family coverage to maintain Health Savings Account (HSA) eligibility under updated IRS requirements.

All other plan benefits remain unchanged, except as otherwise communicated by your dealership.

Our Commitment to Stability

The MTADA Group Benefits Trust remains focused on providing quality, affordable benefits while maintaining long-term financial stability. Over the past three renewal cycles, the Trust has maintained renewal adjustments generally below broader market trends, despite continued increases in healthcare costs.

Through responsible plan management, strong partnerships, and a continued focus on cost-effective care, we are working to keep coverage sustainable and costs as predictable as possible for participating dealerships and their employees.

Variable Plan Options by Dealership

This guide provides an outline of the entire suite of benefits offered by MTADA, therefore not every plan option will be available through your dealership. Please refer to your HR team regarding your current package and enrollment details.



Enrollment

- The enrollment process is supported by an American Fidelity benefit specialist, who will assist you in completing your plan election or waiver. American Fidelity will either be on site or available to support you through their enrollment call center.

- It is important to note that the responsibility for completing the process in a timely manner falls on you, the eligible employee. It is crucial that you connect with American Fidelity during the defined enrollment periods to ensure that you don't miss out on coverage.

- If you fail to complete the enrollment process timely, you may not be able to enroll or make changes unless you experience a qualifying event or until next open enrollment period.



Who is Eligible for Enrollment?

Full time employees are eligible to participate in benefit plans on the first of the month following 30 days.

Full time employment is defined as working a minimum of 30 hours per week. Your eligible dependents include your spouse and dependent children.
Dependent children are eligible to age 26.

Qualifying Life Events

Outside of Open Enrollment, you may only change your elections if you experience an approved event such as: Marriage or divorce • Birth or adoption • Death • Change in employment status • Change in dependent eligibility • Court order or judgment.

This is your opportunity to make changes to your benefits.

Medical, pharmacy, and vision benefits are administered through Blue Cross and Blue Shield of Montana (BCBSMT).

BCBSMT provides access to one of the most comprehensive provider networks in the state — including every hospital in Montana.



Find Care Easily

Blue Preferred PPO Network: Choose from doctors and hospitals across the state and nationwide

Virtual Visits (MDLIVE)

Talk to a board-certified doctor 24/7 by phone, video, or mobile app for non-emergency care.

- Visit MDLIVE.com/bcbsmt or text BCBSMT to 635-483 to get started.

Plan Highlights

All medical plans include:

- Preventive care at 100% (no deductible or copay for covered services)
- One annual vision exam at no cost for all covered members
- $10,000 life insurance policy through Unum for every covered employee

💡Smart Tip:

For non-emergency care, start with your doctor, Virtual Visits, or urgent care before heading to the ER — it'll save you both time and money.

Pharmacy Benefits managed by Prime Therapeutics

You'll save most by using a Value Pharmacy Network or home delivery.
90-day supply available at select pharmacies or by mail

- MyPrime.com
- 90 day Mail Order -Express-Scripts.com | 📞 833-715-0942
- 90 day Mail Order -RidgewayRx.com | 📞 800-630-3214
- Specialty Meds: Accredo.com | 📞 833-721-1619

💊 Cost Tip - Ask your doctor about generic or preferred brand options. Small switches can mean big savings.



Comparing Plans

MTADA offers two medical plan style options — High Deductible Health Plans (HDHP) and Traditional PPO plans. Both provide strong coverage, access to the same BCBSMT network, and protection from major medical costs. The main difference is how you pay and when you pay.

High Deductible Health Plan (HDHP)

Lower monthly premiums and higher upfront costs for care — ideal for those who want to save tax-free for future healthcare expenses.

Highlights:

- Eligible for a Health Savings Account (HSA)
- Preventive care covered at 100%
- HSA funds roll over year to year
- Best fit for employees who want to build long-term savings

Traditional PPO Plan

Typically higher monthly premiums, lower deductibles, and predictable copays — great for those who want consistent out-of-pocket costs throughout the year.

Highlights:

- Copays for office visits and prescriptions
- Lower deductible, higher monthly cost
- Great for families or those with regular doctor visits or prescriptions
- No HSA eligibility

Choosing the plan that fits you

The best plan depends on how you use healthcare. The HDHP works well if you prefer lower monthly costs and want to save for future care, while the PPO offers predictable expenses if you have frequent medical needs. Both plans include the same strong BCBSMT network and preventive care benefits.

Flexible Spending and Health Savings Accounts

These tax-advantaged accounts help you pay for healthcare costs using pre-tax dollars. You'll save money and gain flexibility when it comes to managing your care



Flexible Spending (FSA)

FSAs are available to employees on any plan who want to set aside pre-tax dollars for healthcare expenses.

W**hy People Like FSAs:**

- Reduces taxable income
- Immediate access to the full election amount on day one

⚠️ FSAs are use it or lose it — plan carefully to avoid leaving funds unused at year-end.

2027 IRS Limit:
$3,500 per employee
($700 roll over allowed)

Health Savings Accounts:

Available only to those enrolled in the High Deductible Health Plan (HDHP). HSAs let you set aside pre-tax dollars to pay for qualified medical expenses — now or in the future.

Why People Like HSAs:

- Funds roll over each year (no "use it or lose it")
- Account is yours to keep even if you change jobs
- Pay for medical, dental, vision, and prescription costs tax-free
- Great for long-term healthcare savings



💡 Tip: The HDHP + HSA combo can be a smart way to lower your taxable income while building a savings cushion for future medical needs.

2027 IRS Limits:

- $4,500 – Individual coverage
- $9,000 – Family coverage
- $1,000 – Catch-up (age 55+)

Both accounts make your healthcare dollars go further. If you're on the HDHP, the HSA is your best savings tool. If you're on the PPO, the FSA provides similar tax benefits with easier upfront access.

TRADITIONAL PLAN HIGHLIGHTS

The out of pocket maximum includes the medical deductible and eligible copays and coinsurance amounts. The plan does include an additional RX out of pocket maximum

$1,500 70/30 Plan	IN NETWORK PROVIDER COVERAGE
Annual deductible	
Individual *Family*	$1,500 $3,000
Maximum Out of Pocket	
Individual *Family*	$3,000 $6,000
Coinsurance	70/30
Office Visit Copayment	$35, No deductible. Applies to Primary Care Providers Office Visit, Including Mental Health and Substance Abuse Disorder Providers. Laboratory/x-ray services rendered and billed during the office visit. Virtual Visits - MDLive Provider, Chiropractic Services - 15 visit Maximum
Common Services	
Adult Preventive Exams/ Well Child	Deductible, Copayment and/or coinsurance waived, paid at 100% of allowable charges
Medical - Professional	30% after deductible
Medical - Facility	30% after deductible
Urgent Care Professional	$35, No Deductible for Urgent Care Visit Only. All other service rendered during the urgent care visit apply to regular medical benefits
Emergency Room	30% after deductible
Pharmacy	
Generic *Preferred Brand* *Non-Preferred Brand*	$15 $40 50%
Specialty	$100 Copayment
Pharmacy Out of Pocket	$1,450 Individual/ $2,900 Family

A $10,000 Unum life insurance policy is included for every covered employee in the trust.

TRADITIONAL PLAN HIGHLIGHTS

The out of pocket maximum includes the medical deductible and eligible copays and coinsurance amounts. The plan does include an additional RX out of pocket maximum

$3,500 70/30 PLAN IN NETWORK PROVIDER COVERAGE	
Annual deductible	
Individual *Family*	$3,500 $7,000
Maximum Out of Pocket	
Individual *Family*	$7,000 $14,000
Coinsurance	70/30
Office Visit Copayment	$35, No deductible. Applies to Primary Care Providers Office Visit, Including Mental Health and Substance Abuse Disorder Providers. Laboratory/x-ray services rendered and billed during the office visit. Virtual Visits - MDLive Provider, Chiropractic Services - 15 visit Maximum
Common Services	
Adult Preventive Exams/Well Child	Deductible, Copayment and/or coinsurance waived, paid at 100% of allowable charges
Medical - Professional	30% after deductible
Medical - Facility	30% after deductible
Urgent Care Professional	$35, No Deductible for Urgent Care Visit Only. All other service rendered during the urgent car visit apply to regular medical benefits
Emergency Room	30% after deductible
Pharmacy	
Generic *Preferred Brand* *Non-Preferred Brand*	$15 $40 50%
Specialty	$100 Copayment
Pharmacy Out of Pocket	$1,450 Individual/ $2,900 Family

A $10,000 Unum life insurance policy is included for every covered employee in the trust.

HDHP PLAN HIGHLIGHTS -2027 UPDATE

The out of pocket maximum includes the medical deductible and eligible copays and coinsurance amounts. The plan does include an additional RX out of pocket maximum

HDHP $3,500	IN NETWORK PROVIDER COVERAGE
Annual deductible	
Individual *Family*	$3,500 - *Change for 2027* $7,000 - Change for 2027
Maximum Out of Pocket	
Individual *Family*	$3,500 - Change for 2027 $7,000 - Change for 2027
Coinsurance	100/0%
Office Visit Copayment	None - Deductible applies, visit paid at 100% after deductible
Common Services	
Adult Preventive Exams/ Well Child	Deductible, Copayment and/or coinsurance waived, paid at 100% of allowable charges when using a participating provider
Medical - Professional	0% after deductible
Medical - Facility	0% after deductible
Urgent Care Professional	0% after deductible
Emergency Room	0% after deductible
Pharmacy	
Generic *Preferred Brand* *Non-Preferred Brand*	$15 - after deductible $40 - after deductible 50% - after deductible
Specialty	$100 Copayment - after deductible
Pharmacy Out of Pocket	$1,450 Individual/ $2,900 Family

A $10,000 Unum life insurance policy is included for every covered employee in the trust.

HDHP PLAN HIGHLIGHTS

The out of pocket maximum includes the medical deductible and eligible copays and coinsurance amounts. The plan does include an additional RX out of pocket maximum

HDHP $4,500	IN NETWORK PROVIDER COVERAGE
Annual deductible	
Individual *Family*	$4,500 $9,000
Maximum Out of Pocket	
Individual *Family*	$4,500 $9,000
Coinsurance	100/0%
Office Visit Copayment	None - Deductible applies, visit paid at 100% after deductible
Common Services	
Adult Exams/ Well Child	Deductible, Copayment and/or coinsurance waived, paid at 100% of allowable charges when using a participating provider
Medical - Professional	0% after deductible
Medical - Facility	0% after deductible
Urgent Care Professional	0% after deductible
Emergency Room	0% after deductible
Pharmacy	
Generic *Preferred Brand* *Non-Preferred Brand*	$15 - after deductible $40 - after deductible 50% - after deductible
Specialty	$100 Copayment - after deductible
Pharmacy Out of Pocket	$1,450 Individual/ $2,900 Family

A $10,000 Unum life insurance policy is included for every covered employee in the trust.

MEDICAL/RX - PLAN HIGHLIGHTS

The out of pocket maximum includes the medical deductible and eligible copays and coinsurance amounts. The plan does include an additional RX out of pocket maximum

PHYSICIAN ONLY PLAN - (POP)	IN NETWORK PROVIDER COVERAGE - MUST HAVE OTHER COVERAGE IN PLACE TO BE ELIGIBEL FOR THIS PLAN
Annual deductible	
Individual *Family*	$1,500 $3,000
Maximum Out of Pocket	
Individual *Family*	$3,000 $6,000
Coinsurance	70/30
Office Visit Copayment	*None - Visit covered at 100% after deductible*
Preventive Care	
Adult Exams/ Well Child	100%
Medical - Professional	30% after deductible
Medical - Facility	*Not a benefit*
Urgent Care Professional	$35, No Deductible for Urgent Care Visit Only. All other service rendered during the urgent car visit apply to regular medical benefits
Emergency Room	30% after deductible
Pharmacy	
Generic *Preferred Brand* *Non-Preferred Brand*	$15 $40 50%
Specialty	*Not a benefit*
Pharmacy Out of Pocket	$1,450 Individual/ $2,900 Family

A $10,000 Unum life insurance policy is included for every covered employee in the trust.

COVERAGE AT YOUR FINGERTIPS

With BAM, you can:

- Find care – search for in-network doctors, hospitals, pharmacies and other health care providers
- Get your digital member ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Sign up for text or email alerts

*Message and data rates may apply.

It's easy to get started.

Use your member ID card to create a BAM account at **bcbsmt.com**, or text* **BCBSMTAPP** to **33633** to download our mobile app.

SCAN ME

Scan this QR code to visit bcbsmt.com.

Blue Cross and Blue Shield of Montana (BCBSMT) helps you get the most from your health care benefits with Blue Access for Members (BAM).

You and all covered dependents age 18 and up can create a BAM account.



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Virtual Visits & 24 hr care

Skip expensive ER bills and waiting to see a doctor.

With Virtual Visits from MDLIVE ® , the doctor is always in. This Blue Cross and Blue Shield of Montana (BCBSMT) benefit gives you access to 24/7 non-emergency care from a board certified doctor or therapist by phone, online video or mobile app from almost anywhere.

You can speak with a Virtual Visits doctor within minutes. Services are available in both English and Spanish with translation services available in other languages.

Go to MDLIVE.com/bcbsmt
Text BCBSMT to 635-483
Download the app
Call 888-684-4233



Wellness and Support Programs

MTADA is committed to helping you and your family stay healthy — physically, mentally, and financially.

These programs are included with your plan and designed to make wellness easy and accessible.





It Starts With Me

🩺 Annual Health Screenings

Participate in yearly health screenings to identify risk factors early. By knowing your numbers, you can take preventive action — and help keep plan costs stable for everyone.

💡 Tip: Watch for on-site events at your dealerships.

Fiduciary Health Solutions (FHS)

🧠 Independent Medical Guidance, Support and Second Opinion Consults

FHS provides expert help when healthcare gets complicated. Their clinical team can review diagnoses, connect you with second opinions, and help resolve large or confusing medical bills — ensuring you get quality care at a fair cost.

💡 Tip: Reach out before a major procedure — they may identify better options and save you money.





Well on Target

💪 Online Wellness Portal

Access a personalized wellness dashboard, fitness tracking, challenges, and reward programs. Sync your smartwatch and start earning points toward rewards.

🔗 wellontarget.com

Livongo

💙 Diabetes & Hypertension Management

Get connected support for managing diabetes or high blood pressure, including a smart device, 1:1 coaching, and personalized tips — all at no cost to you.

🔗 welcome.livongo.com



Hinge Health



🏃 Back, Joint, and Muscle Pain Relief

A digital exercise therapy program with expert physical therapists to help you move better, reduce pain, and avoid unnecessary surgeries — right from your phone.

🔗 hingehealth.com

Learn to Live

🧠 Mental Health & Resilience Support

Self-paced online programs and coaching to help with stress, anxiety, depression, and sleep — confidential and available 24/7.

🔗 learntolive.com/partners





Voluntary Benefits

Vision Benefits

Administered by Blue Cross and Blue Shield of Montana

Vision care can be a key part of your total health. Regular eye exams may not only help keep your vision clear but may help identify common vision concerns like glaucoma and cataracts. Your eye doctor may also be able to spot early signs of serious health issues such as diabetes, high blood pressure or cancer. An eye exam may help with more than checking your prescription.



Free annual eye exam

Provided to all members covered by the health plan.

Buy-up Benefits & Covered Services

Eye Exam - Once per Calendar Year -
Reimbursement Rate: 100% no deductible

Frames and Frame-type lenses or Contact Lenses
Reimbursement Rate: 80%, no deductible
Benefit maximum per Calendar Year $320

MONTHLY RATES

Buy-up Vision program offering varies by dealership.

Employee Only	$12.00
Employee & Spouse	$23.00
Employee & Child(ren)	$19.00
Employee & Family	$27.00

We know access to vision care and provider choice matter in communities across Montana. That's why MTADA offers an open access vision program with no network restrictions, giving you the freedom to choose your vision provider.

Some providers may require payment at the time of service rather than bill insurance directly. If your provider does not submit claims, you can request reimbursement under your plan's vision benefits. Ask for an itemized receipt that includes:

- Patient's name, Date of Birth and Member ID
- Provider's name, address, and phone number
- Date of service or purchase
- Description & separate charge for each service, such as the eye exam, frames, lenses, or contact lenses
- Amount paid and confirmation of payment

Submit a copy directly to Blue Cross and Blue Shield of Montana (BCBSMT). Reimbursement is subject to your plan's covered services and benefit limits.

DEDUCTIBLES PER CALENDAR YEAR

Per Enrollee $50 / Per Family $150

(Diagnostic, and preventive services waive the deductible.)



Benefits & Covered Services

Preventive Care	100%
Basic Restorative	80%
Sealants	80%
Oral Surgery	80%
Endodontics	80%
Periodontics	80%
Major Restorative	50%
Implants	50%
Orthodontics – Child	50%
Orthodontics – Adult	Not a benefit
TMJ Services	Not a benefit

MAXIMUMS

Per Enrollee per Calendar Year	$1,200
Lifetime maximum for orthodontic	$1,000

Major Restorative, Prosthodontics and Child Orthodontics have a 12 month waiting period

Remember by using an In-Network dental provider you will save money. Out-of-Network Providers can balance bill you for the difference between billed charges and the plan reimbursement.

MONTHLY RATES

Employee Only	$36.12
Employee & Spouse	$81.36
Employee & Child(ren)	$87.73
Employee & Family	$120.48

Program offering varies by dealership.

American Fidelity Voluntary Benefits

MTADA partners with American Fidelity to offer voluntary benefits that help protect your income and your family when the unexpected happens. These plans pay benefits directly to you — not to doctors or hospitals — so you can use the funds however you need.



Accident Insurance

🩹 Unexpected injuries happen.

Whether it's a broken bone, a trip to the ER, or follow-up care — this plan pays cash benefits for covered injuries, regardless of what your medical insurance covers.



Disability Income Insurance

💼 Income protection if you can't work.

Provides a portion of your paycheck if you're unable to work due to illness or injury. It helps cover your everyday expenses while you recover.



Life Insurance

🌿 Financial security for your loved ones.

Choose a level of coverage that fits your family's needs.

Pays benefits directly to your chosen beneficiary.



Cancer Insurance

🎗️ Support through diagnosis, treatment, and recovery

Helps cover out-of-pocket costs such as travel, lodging, and other expenses that come with cancer care.



Hospital Indemnity

🏥 Pays cash when you're hospitalized.

Receive direct payments for hospital stays use it toward deductibles, copays, or any other expenses you choose.

HOW CAN YOU IMPACT COST?

You play a big part in keeping our health plan strong and affordable for yourself and everyone in the Trust.

A few smart choices make a big difference:

Choose in-network providers

You'll pay less, and so will the plan.



Try Virtual Visits

Instead of Urgent Care or ER for non-emergency care needs.

Engage in wellness programs

Livongo, Hinge Health, or It Starts With Me can help you stay proactive about your health.

Preventive care

Get your annual It Starts With Me Screening, and recommended preventive screenings.

Screenings are covered at 100% and they help avoid higher cost later.

Generics or Biosimilars

Ask about generics or biosimilars for prescriptions — typically same results, lower cost

EMaking informed healthcare choices can help lower your out-of-pocket costs while supporting the long-term affordability and stability of benefits for everyone in the Trust.

Coverage Checklist & Key Contacts

Checklist Items

□ Review your medical, dental, and vision elections

□ Confirm dependents are correctly listed

□ Set up or update your HSA or FSA contributions

□ Complete or waive your voluntary benefit elections

□ Review your UNUM life insurance beneficiary

□ Register for Blue Access for Members (BAM) at bcbsmt.com

□ Download the BCBSMT and American Fidelity mobile apps

□ Review wellness programs available through your plan

□ Keep this guide for reference throughout the year



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Blue Cross Blue Shield Montana
Medical, Pharmacy, Vision
(855) 258-3489
www.bcbsmt.com

Delta Dental
(800) 453-5777
www.deltadental.com

MDLive
(888) 684-4233 www.mdlive.com/BCBSM

Fiduciary Health Solution
(800) 970-6571
www.the-frm.com

Together, we're building a healthier, stronger dealership community across Montana.

Questions? Contact your HR department or MTADA for assistance.

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