

From: Montana Group Benefits Trust <mar@mcun.coop>

Weekly Wellness

FROM THE MCUL Group Benefits Trust



MCUL Trust Tips

Last week's tip explains why it's important to use In-Network Providers and Facilities. This week, let's discuss Covered Charges.

What are "covered charges" (they're also often referred to as "covered services") when it comes to using your MCUL Trust Medical Plan? Understanding this topic is critical to understanding how to use your health insurance!

Whether or not a charge or service is a "covered charge" is determined by your plan document. For example, the [MCUL Trust Medical plan](#) will pay for routine well care (i.e. your annual physical exam) because it is a covered charge. However, the MCUL Trust Medical plan will not pay for cosmetic surgery because it is a non-covered charge.

Why is this distinction important? You, the member (patient) are responsible for paying for all non-covered charges or services.

HOW DO I MAKE SURE PROCEDURES OR SURGERIES I HAVE ARE COVERED CHARGES?

1. Maintain your plan eligibility. You are required to work a specific amount of hours each week to stay eligible. Since each credit union sets their own policy, reach out to your HR team if you have questions.
2. Pre-certify your procedures or surgeries by contacting [Medical Rehabilitation Consultants](#). You can also call them at 800-827-5058. Learn more about precertification [here](#).

That's your MCUL Trust Tip for the week, look for another great Trust Tip next week.

SPOTLIGHT ON YOUR BENEFITS

- Ready to complete your biometric screening? [Learn more here.](#)
- NEW LINK THIS WEEK! Ready to review your biometric screening with a professional? [Sign up here.](#)
- Want assistance navigating your care options and access to elite physicians? [Erin](#), with [VezaHealth](#) can help.
- Want assistance managing your chronic disease? [Take Control](#) can help.
- Having surgery and need to pre-certify? [Medical Rehabilitation Consultants](#) can help.

When contacting our MCUL Trust business partners, remind them that you are a MCUL Trust member.



This publication from Montana's Credit Unions and the Montana Credit Union League Group Benefits Trust is part of the wellness program we provide to Montana credit union professionals and their family members. For more information on the Trust, call us or visit our website.

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