

Weekly Wellness

FROM THE MCUL Group Benefits Trust



MCUL Trust Tips

A couple of weeks back, we reviewed the importance of completing your annual vision exam. This week we review the importance of your annual dental exam.

Regular dental visits help prevent tooth and gum diseases, provide early identification of other medical conditions, and more. For an overview of the importance of oral health, watch this [informative webinar](#) from Delta Dental (passcode: DeltaDental#1) to get "the whole 'tooth' about a healthy smile!"

As a covered adult member on any of the MCUL Trust medical plans, you are eligible to receive up to \$100 toward a preventative dental exam each calendar year.

The Trust also gives credit unions two additional options to bolster dental coverage for their credit union employees.

1. When a credit union opts to provide the MCUL Trust's dental plan in addition to the MCUL Trust's medical coverage, covered members receive a dental benefit of up to \$2,500 per calendar year in addition to the \$100 toward the preventative dental exam. [See the Trust's Dental Plan](#) document and search for "covered dental services" for the details of these outstanding benefits.
2. Delta Dental's Voluntary Dental Plan offers great benefits also. Not only are preventive service's deductibles waived, but Delta's plan provides a calendar year dental benefit up to a \$1,000 maximum for a reasonable price. See the [PPO details](#) for more information.

Since your credit union decides which dental products they offer, reach out to your HR team if you have questions on your dental coverage. Your dental coverage provider/s will also be listed on the wallet page in the HealthJoy mobile app.

HOW DO I TAKE ADVANTAGE OF MY DENTAL BENEFITS?

- If you are covered under the MCUL Trust medical plan, this coverage includes \$100 toward your preventive dental exam through EBMS each calendar year. Visit any dental provider and provide them with a copy of your EBMS ID card.
- If you are covered under the MCUL Trust dental plan, visit any dental provider, and provide them with a copy of your EBMS ID card. You and your provider can (and should) review the [plan specific details](#).
- If you are covered through the voluntary Delta Dental plan, stay in network to maximize your savings. [Find a PPO dentist](#) and learn more about [your coverage specifics](#). If you have questions relating to your Delta Dental coverage or claims, they are happy to assist you at 888.335.8227 from 5 am to 8 pm PT.

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

SPOTLIGHT ON YOUR BENEFITS

- Ready to complete your biometric screening? [Learn more here](#).
- Want to review your biometric screening with a professional? [Sign up here](#).

- Want assistance navigating your care options and access to exceptional physicians? [Erin](#), with [VezaHealth](#) can help.
- Want assistance managing your chronic disease? [Take Control](#) will help.
- Having surgery and need to pre-certify? [Medical Rehabilitation Consultants](#) is available.

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.

MCUL Group Benefits Trust | 406-324-7455 | www.mcun.coop/health-benefit-trust

Montana's Credit Unions | 101 N Rodney, Helena, MT 59601

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Sent by mara@mcun.coop