

# Weekly Wellness

FROM THE MCUL Group Benefits Trust



## MCUL Trust Tips

Last week's Trust Tip laid out some key insurance terms to help you understand your benefits and Open Enrollment (OE) choices. This week we discuss how to prepare for OE, which starts in just fourteen days on Monday, November 28th.

### HOW DO YOU PREPARE FOR OE?

1. Attend your credit union's open enrollment educational session and review your credit union's 2023 benefits brochure. Benefit brochures will be available through your HR teams after November 17th or during your OE education meeting.
2. If your credit union offers more than one medical benefit, review the pros and cons of each Plan by reviewing the monthly premium, annual deductible, and annual out-of-pocket maximum costs and estimating the medical services you or your family might need in 2023 (planned surgery, on-going treatments, birth of child, and so on). If you are anticipating a surgery or major service, make sure to pay close attention to the differences in out-of-pocket maximums.
3. If you have a spouse and their employer offers medical benefits, compare the pros and cons of their plan(s) with the one(s) your credit union is offering.
4. If your credit union offers dependent coverage, review the pros and cons of adding dependents to your coverage. Also plan for any dependent child who will reach 26 and age-out of dependent coverage eligibility in 2023. Also, if you have any children under the age of 19 and you find it challenging to cover them on your medical plan, explore the [Healthy Kids Montana CHIP program](#).
5. By analyzing all of your options and discussing them with your family, you can decide which benefits make the most sense for you in 2023.

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



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](#).

Please note, the details enclosed in each Trust Tip provide guidance on how the Plan will typically pay, as outlined in the [Medical Plan Documents](#). Benefit payments are always subject to member eligibility and all other terms, conditions, limitations, and exclusions in effect at the time services are provided as outlined in the Plan documents.

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