

MEMORANDUM

To: Trustees of Montana's Credit Union League Group Benefit Trust
From: Fiduciary Risk Management (FRM)
Re: *2023 Plan Changes*

As Trust Counsel for Montana's Credit Union League Group Benefit Trust, we wanted to provide a brief overview of the changes that have been made to the Summary Plan Description/Plan Document for the 2023 plan year.

The following changes were made to all Plans (Diamond, Emerald, Ruby, Sapphire, Garnet & Agate):

- Added The Civilian Reservist Emergency Workforce Act of 2021 to the Federal Notices.
- Removed the travel benefit language from the Organ Transplant benefit; added a generic travel benefit with \$5,000 annual maximum to remain consistent with MHPAEA.
- Added coverage for foot orthotics, limited to 1 pair per calendar year.
- Added coverage for routine foot care.
- Updated the preventive services general website.
- Updated the women's preventive services website.
- Added language regarding telemedicine visits that are not through HealthJoy.
- Updated the ELAP Claim Review & Audit Program language.
- Removed language showing Mental Health & Substance Abuse as not covered at a Skilled Nursing Facility.
- Updated the abortion language to be consistent on the applicable law.
- Removed exclusion for foot orthotics.
- Added an exclusion for intraoperative neuromonitoring.
- Updated the Medicare coordination of benefits language.

In addition to the above changes the following changes were also made to the Garnet Plan:

- Copayment verbiage was revised to a Consultation Fee.

In addition to the above changes the following changes were also made to the Agate Plan:

- Copayment verbiage was revised to a Consultation Fee.
- Clarification was added to the embedded deductible & maximum out-of-pocket language.
- A family embedded deductible & maximum out-of-pocket amount was added.