

MEMORANDUM

To: Trustees and Employers of Montana's Credit Union League Group Benefits Trust
From: Fiduciary Risk Management (FRM)
Date: February 2024
Re: 2024 Plan Changes

Below please find a brief overview of the changes that have been made to the Plan Documents for the 2024 plan year.

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

- Added Recuro Health information for Mental Health telemedicine.
- Added grandfathered language for Domestic Partners which will phase out.
- Removed private room rate limitations.
- Added language regarding Omni-Pod insulin and other insulin pumps to be covered under Rx.
- Added language under Claims to direct members to call EBMS or MCUL.
- Clarification language added that a service denied for pre-cert is not a claim and cannot be appealed.
- Updated COBRA administrator.
- Updated individual titles allowed to have access to PHI.
- Updated all VezaHealth language to reflect new name of Fiduciary Health Solutions.
- Terminated Garnet Plan.

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

- Updated Prescription Drug maximum out-of-pocket amount.
- Deductible was increased to \$3200.