



Employee Benefits - City of Livingston Standard Plan Summaries

Effective July 1, 2024 - This Document is a summary of coverage only. The MMIA Employee Benefits Program Plan Documents are available at www.mmiaeb.net and must be referenced for details of all coverages.

	Bridger	Madison	High Deductible (HSA-Qualified)
Deductible (Individual/Family) (January 1 - December 31)	\$500 / \$1,000	\$1,000 / \$2,000	\$3,200 / \$6,400
Benefit Percentage (what the Plan pays if the Deductible is waived or after the Deductible is met)			
<ul style="list-style-type: none"> All Montana Providers and Non-Montana Cigna Providers Non-Montana, Non-Cigna Providers 	80%	70%	80%
	60%	50%	60%
Annual Out-of-Pocket Maximum (the most you will pay for covered services in a plan year) Individual/Family	\$2,000 / \$4,000	\$4,000 / \$8,000	\$6,400 / \$12,800
Medical Services			
Preventive care as recommended by the US Preventive Services Task Force, CDC, and Health Resources & Services Administration at www.healthcare.gov	100% Plan-paid		
Accidental Injury Benefit	100% up to \$300, then standard benefits apply		Deductible applies
Diabetic Education	100% Plan-paid		
Hospice Care			
Professional Provider Services			
Alternative Medicine Benefit - up to \$500	Deductible waived (Plan pays Benefit %)		Deductible applies
Chiropractic Benefit - up to \$400, plus \$100 x-ray benefit			
Home Health Care			
Newborn Initial Care			
Nutritional Counseling - up to 10 visits per year			
Facility Provider Services			
Emergency Room Care	Deductible applies		
Obesity Surgery - one per lifetime, up to \$30,000			
Prescription Drug Benefit			
Generic	\$4 Retail (30 day) / \$8 Mail Order (90 day)		Deductible applies
Brand Formulary	\$20 Retail (30 day) / \$40 Mail Order (90 day)		
Brand Non-Formulary	\$50 Retail (30 day) / \$100 Mail Order (90 day)		
Total Cost per Month			
<i>Employee Only (P00)</i>	\$ 970	\$ 875	\$ 617
<i>Employee & Spouse (F00)</i>	\$ 1,940	\$ 1,750	\$ 1,234
<i>Employee & Child(ren) (P99)</i>	\$ 1,698	\$ 1,531	\$ 1,080
<i>Employee, Spouse & Child(ren) (F99)</i>	\$ 2,668	\$ 2,406	\$ 1,697
<i>Retirees or spouses of retirees aged 65+ are not eligible for medical coverage.</i>			