



BENEFITS FOR A HEALTHY LIFE

Your 2025 Benefit Choices



Bozeman Health

Contents

1		Welcome
2		Enrollment Information
3		Enrollment Eligibility
4-5		Medical Benefits
6		Compare Medical Plans
7		How to Access Your Medical Plan
8		Health Savings Account
9		Flexible Spending Account
10		Premium Contribution Rates
11		Medical Premiums
12		Bozeman Health Partners Network
13		Bozeman Health Spine & Joint
14		Mental Health Support
15		Healthy is Wellness
16		Dental
17		Vision
18-19		Life Insurance
20		Long-Term Disability Insurance
21-22		Voluntary Benefits
23		Time Off Benefits
24		Retirement Savings
25		Discount Programs
26		Contact Information

This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights and coverage effective dates for the benefits offered by Bozeman Health. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While the guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.



Welcome to Bozeman Health

Bozeman Health is committed to excellence in patient care and cultivating a culture of excellence in all we do. This requires dedicated employees. We are pleased you have chosen to be a member of our team. We honor your commitment to Bozeman Health with a total rewards package that includes a comprehensive employee benefits and wellness program. Employees and their eligible dependents may participate in health, dental and vision insurance plans, tax-advantaged spending accounts, earned time off and retirement plans. Each employee's needs are unique, which is why Bozeman Health offers choices in plans for our staff and their family members.

This benefit guide highlights the many options available to you as part of your 2025 benefit package.

BOZEMAN HEALTH'S BENEFIT PHILOSOPHY

Bozeman Health is dedicated to offering a competitive benefits package to create value with our employees and promote community health.

BOZEMAN HEALTH'S BENEFIT GUIDING PRINCIPLES

- Deliver consistent benefits to all Bozeman Health facilities and in doing so acknowledge that **WE ARE ONE CARE TEAM.**
- Consistently benchmark our benefit programs to ensure we are providing financially sustainable benefit programs and alignment with employee needs.
- Empower our employees and families to lead healthy lives.
- Drive engagement by effectively and transparently communicating the value of employee benefits as a component of total rewards.

OPEN ENROLLMENT

OCTOBER 7 - OCTOBER 25, 2024

WHAT'S NEW FOR 2025

- Open Enrollment starts October 7, 2024 at 8 a.m. and ends at 11:59 p.m. on October 25, 2024. Enrollment is completed through Workday.
- **Enrollment is mandatory for 2025 - you *MUST* make your selections by October 25, 2024 to have coverage for 2025.**
- Medical and Voluntary Life premiums are changing slightly. Gallatin PPO Plan has a slight increase to deductible and out-of-pocket limits to comply with IRS tax limits.
- Mental health coverage under the medical plans will fall under Tier 1, as long as it is within the Blue Cross Blue Shield network.
- Dental plans have eliminated network differences and now offer the same coverage levels regardless of your provider's network status.
- New voluntary benefits with the ability to enroll in Workday. Please take a moment to review the new accident, hospital indemnity and critical illness programs through SunLife, a pre-paid legal program through LegalEASE, and ID theft and cyber protection through Norton LifeLock. All of these programs are now available to enroll during open enrollment on Workday.
- SunLife will be the new insurance carrier for company-paid Basic Life and AD&D and Long-Term Disability (LTD) starting in 2025.
- Bozeman Health Wellness will be partnering with Healthy is Wellness to offer scans, biometric screening and much more to our employees!

IMPORTANT REMINDERS

- You must select your benefits by October 25, 2024 to keep your benefits in 2025.
- Enroll through Workday at [MyWorkday.com/bozemanhealth](https://myworkday.com/bozemanhealth). You can also find a link to Workday on the Bozeman Health employee intranet, **MIND**, under Key Shortcuts.
- Refer to Workday login instructions on **MIND** under Departments > Shared Services > Human Resources > Workday login.
- It is critical that you have access to Workday to view pay stubs, paid time off and health and welfare benefits information.
- **NEW EMPLOYEES:** If you are a new employee hired after October 1, 2024, you must enroll within 30 days from your date of hire for your 2024 benefit package and re-enroll for 2025 during Open Enrollment. If you don't enroll within this period, you will not have benefits coverage. You must also participate in Open Enrollment and enroll again to ensure you receive coverage for 2025. Enrollment will not roll over into 2025.
- Take this opportunity to review your eligible covered dependents and submit all necessary documentation by October 25, 2024. Review beneficiary designation information for life insurance, health savings account and retirement plans.



ENROLLMENT ELIGIBILITY

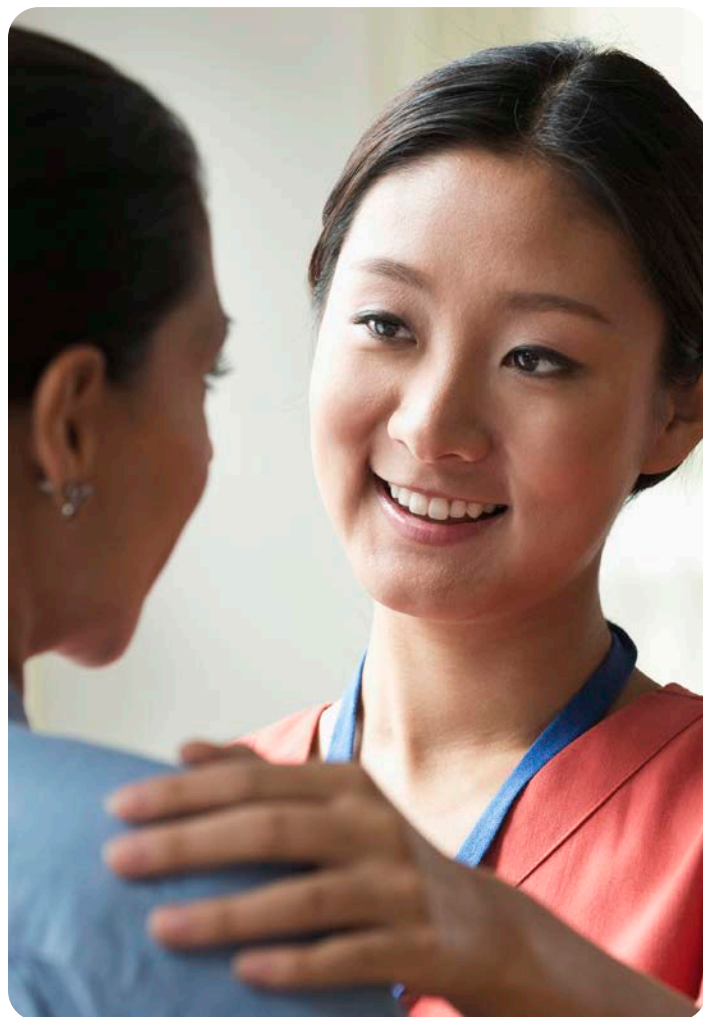
AFFORDABLE CARE ACT (ACA) ELIGIBILITY

Bozeman Health follows the Employer Shared Responsibilities provision and offers coverage that is deemed affordable and meets the required Minimum Value standard to our employees. Those employees who, on average, work for at least 30 hours of service per week or 130 hours of service in a calendar month over a 12-month measurement period will be offered coverage each year for a corresponding 12-month stability period.

At Bozeman Health, full-time and part-time employees are determined for ACA purposes by the following classification standard:

Standard Measurement Period

For ongoing employees appointed as a less than a .75 FTE for 2025, the measurement period is October 6, 2023 through October 5, 2024. During this time, employee's hours are measured to determine eligibility for full-time employee only medical insurance premiums. An ongoing employee is past their one-year work anniversary or initial measurement period.



WHO CAN ENROLL?

- **Full-time employees** (0.9 FTE)
- **Part-time employees** (.4 FTE-.89 FTE)

New hires are eligible for benefits on the first day of the month following the first 30 days of employment.

Current employees that become benefit eligible would be eligible the following month from their transfer date.

- **Variable-hour employees**
Employees must average at least 30 hours per week during a 12-month period to be eligible for benefits. HR will notify you if you qualify under this status.
- **Eligible dependents**
Eligible dependents include your legal spouse, domestic partner and dependent children to age 26, plus disabled dependent children over age 26 who are physically or mentally unable to care for themselves.

QUALIFIED LIFE EVENTS

The following events allow you to enroll, decline or make changes to your benefits. Written documentation of the Qualified Life Event is required to be submitted to [MyWorkday.com/bozemanhealth](https://myworkday.com/bozemanhealth).

You have 30 days from the date of the event to enroll and submit documentation. After your initial enrollment you will not be able to make changes to your benefits until the next annual Open Enrollment unless you experience a qualifying life event.

- Marriage
- Legal separation or divorce
- Birth or adoption of a child
- Change in employment status for you or spouse that results in loss or gain in coverage
- Change in dependent care cost or availability (DC FSA enrolled only)
- Loss of dependent

SUMMARY OF BENEFITS AND COVERAGE

The medical section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information



about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on **MIND** and can be found by scanning the QR code.

MEDICAL BENEFITS

Quality health coverage is one of the most valuable benefits you enjoy as a Bozeman Health employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.



MEDICAL

Bozeman Health provides three plan options administered by **Blue Cross Blue Shield of Montana (BCBSMT)**. The options are the Gallatin High Deductible Health Plan, the Madison PPO Plan and the Jefferson High Deductible Health Plan.

All three plans feature a three-tier design:

- Tier 1 is the Bozeman Health Partners Network
- Tier 2 is the BCBSMT PPO network
- Tier 3 is Out-of-Network

You can minimize your cost sharing by utilizing Bozeman Health Partners Network providers where available.

Madison Plan members will pay \$0 co-pay when seeing a Bozeman Health therapy provider for physical therapy and occupational therapy services.

Please refer to your Summary Plan Document (Madison Plan Summary Plan Document, Gallatin Plan Summary Plan Document and Jefferson Plan Summary Plan Document) booklet for details on services, including out-of-network payments.

B2 VirtualCare VISITS

Bozeman Health offers employees convenient virtual visits.

B2 VirtualCare will be FREE for Madison, Gallatin and Jefferson plan members and their dependents.

B2 VirtualCare offers 24/7/365 virtual physician visits from anywhere in the U.S. for common ailments like sinus infections, allergies, cold and flu, pink eye, sore throats and much more. Receive a diagnosis and have any needed prescriptions instantly prescribed by a medical provider via a virtual visit.

FERTILITY, PREGNANCY AND PARENTING SUPPORT

Bozeman Health offers a fertility benefit for coverage of fertility services with a \$10,000 lifetime cap. This is offered under all three medical plans.

We have also added access to Ovia Health through BCBSMT which is a digital fertility, pregnancy and parenting support program. Ovia Health has a comprehensive resource available through their website and app including ongoing health assessments, coaching, educational videos and articles, fertility and pregnancy tracking. Ovia support extends beyond the due date and includes parenting resources for parents of children aged 0-17. Log on and sign up at [BCBSMT.com](https://www.bcsmt.com).

PHARMACY BENEFITS

Bozeman Health offers comprehensive pharmacy benefits with a variety of opportunities for cost savings. Please review your plan options in detail. To learn more about your pharmacy benefit and cost of prescriptions go to [BCBSMT.com](https://www.bcsmt.com) and log in to your account to determine accurate cost information.

- Members will be charged an additional fee if a formulary or non-formulary drug is chosen to be filled when a generic equivalent is available, applicable to retail and mail order fills on all plans.
- Members in the Gallatin or Jefferson plan will receive generic preventive Rx coverage 100% covered if utilizing either Highland Park Pharmacy at Deaconess Regional Medical Center or Big Sky Pharmacy at Big Sky Medical Center. Preferred preventive Rx will be a \$40 copay only, non-preferred preventive Rx will be a \$80 copay only and specialty pharmacy is subject to the medical deductible. Prescriptions not considered preventive will be subject to full cost until your plan deductible is met.
- Members on the Madison Plan must meet a \$200 pharmacy deductible when filling formulary and non-formulary drugs before paying a copay amount. The deductible is per covered member, per year and does NOT apply to generic prescription drugs.
- Specialty medications are covered only if filled at Bozeman Health pharmacies on all plans.

COMPARE MEDICAL PLANS

The chart below provides a comparison of key coverage features and costs.

	Madison PPO	Gallatin HDHP	Jefferson HDHP
Pre-Tax Savings Options	FSA	HSA	HSA
Network (Tier 1 / Tier 2 / Tier 3) BHPN / BCBS / Out of Network (Bozeman Health Partners Network)	Bozeman Health Partner Network / Blue Cross Blue Shield / Out of BCBS Network		
Annual Deductible (In-network)	Individual: \$500 / \$1,500 / \$2,500 Family: \$1,000 / \$3,000 / \$5,000	Individual: \$3,300 / \$4,000 / \$7,500 Family: \$6,600 / \$8,000 / \$15,000	Individual: \$4,500 / \$5,500 / \$8,000 Family: \$9,000 / \$11,000 / \$16,000
Family Deductible Accrual	Embedded		
Coinsurance (member share)	20% / 30% / 50%	10% / 30% / 50%	10% / 30% / 50%
Out-of-Pocket Maximum (includes deductible)	Individual: \$2,500 / \$4,000 / \$5,000 Family: \$5,000 / \$8,000 / \$10,000	Individual: \$4,000 / \$5,000 / \$9,000 Family: \$8,000 / \$10,000 / \$18,000	Individual: \$6,000 / \$7,000 / \$11,000 Family: \$12,000 / \$14,000 / \$22,000
Preventive Care	\$0 (no deductible)		
Well Child Care			
Office Visit – PCP Office Visit – Specialist	\$10 / \$25 / 50% \$25 / \$40 / 50%	10% / 30% / 50% (after deductible)	
Mental Health Specialist	\$25 / \$25 / 50%	10% / 10% / 50% (after deductible)	
Emergency Department Care	\$250 (no deductible)	10% / 30% / 50% (after deductible)	
Hospital Services (lab and X-ray, surgery centers, other facility services)	20% / 30% / 50% (after deductible)		
Urgent Care	\$10 / \$25 / 50%		
Physical Therapy	\$0 (no deductible) at Bozeman Health Physical Therapy facilities.		
Pharmacy Benefit	\$200 Rx deductible, (does not apply to generic drugs)	Deductible waived at Highland Park and Big Sky Pharmacies	
Generic	\$20/\$30/\$30	10% / 30% / 50% (after deductible)	
Preferred Brand	\$40/\$50/\$50		
Non-Preferred Brand	\$60/\$70/\$70		
Specialty (formulary/non-formulary)	\$75 / \$150, (must be obtained at Highland Park or Big Sky pharmacies)	Subject to medical deductible (must be obtained at Highland Park or Big Sky pharmacies)	
Mail Order	2 copays for 90-day supply	Coinsurance for 90-day supply	

HOW TO ACCESS YOUR INSURANCE

You will receive a BCBS medical card in the mail within 7-10 business days of your coverage beginning. If you need your coverage prior to then, you can reach out to BCBSMT at **1-800-447-7828**. You can also access your ID card on [BCBSMT.com](https://www.bcsmt.com) and the BCBSMT app.

DOWNLOAD THE BCBSMT APP

App features:

- See the provider directory to find doctors and facilities in the Bozeman Health Tier 1 network or the BCBSMT Tier 2 network.
- Access medical and Rx claims, benefit design and accumulator tracking.
- Look up pharmacy information from MyBlueRx through Prime Therapeutics.
- Access your digital Member ID.

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the Gallatin or Jefferson HDHP, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

HOW DOES AN HSA WORK?

Build tax-free savings for health care.

You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits are for 2025:

- Up to \$4,300 for employee-only coverage.
- Up to \$8,550 if you cover dependents.
- Add \$1,000 to these limits if you're age 55 or older.

Keep your money.

Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Bozeman Health.

Use it like a bank account.

Pay for eligible medical, prescription, dental and vision expenses for yourself and your family by swiping your HSA debit card or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

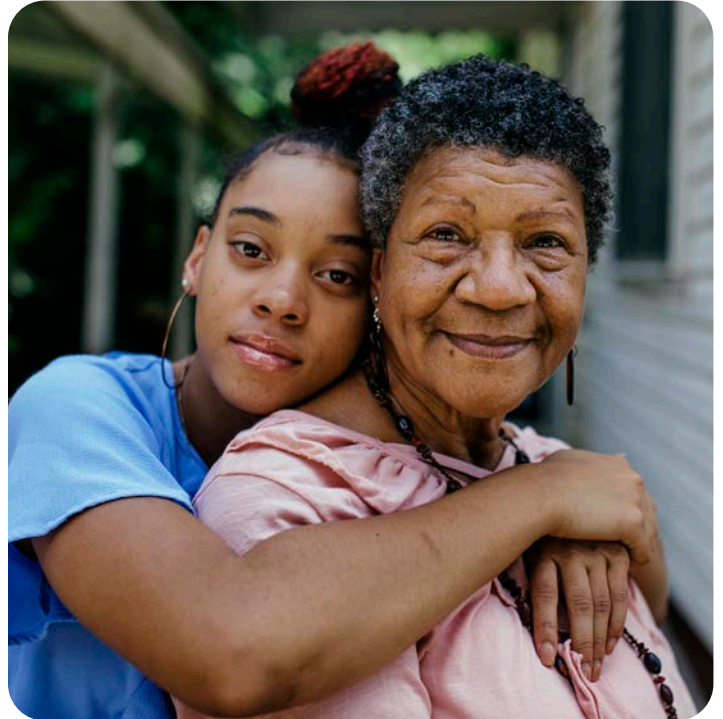
Earn interest and invest for the future.

Once your interest-bearing HSA reaches the \$2,000 minimum balance, you can invest in a variety of mutual funds similar to 401(k) investments. You can learn more at [HealthEquity.com](https://www.healthequity.com) or call 1-866-346-5800.

Triple tax advantage.

Contributions are made on a pre-tax basis and your withdrawals are not subject to federal income taxes when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.*

* Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at [IRS.gov](https://www.irs.gov)). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax. In order to establish and contribute to an HSA, you must be enrolled in a Bozeman Health High Deductible Health Plan which include the Gallatin HDHP or the Jefferson HDHP.



Health Equity currently administers the HSA accounts on a payroll deducted basis.

There is a \$2.95 administration fee per month that is collected directly from your HSA account.

HSA ELIGIBILITY

In order to establish and contribute to an HSA, you must be enrolled in a high-deductible Bozeman Health plan, either:

- Gallatin HDHP
- Jefferson HDHP

FLEXIBLE SPENDING ACCOUNT (FSA)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

BOZEMAN HEALTH OFFERS YOU THE FOLLOWING FSA OPTIONS:

• Health Care FSA

Pay for eligible health care expenses, such as plan deductibles, copays and coinsurance.

Contribute up to \$3,300, and you must contribute a minimum of \$100 annually to participate.

Bozeman Health allows up to \$500 of remaining health FSA funds to rollover into the new benefit year as long as a health FSA account is elected in the subsequent year.

► Eligible Expenses | Health Care FSA

Plan deductibles, copays, coinsurance and other health care expenses. To learn more, see IRS Publication 502 at [IRS.gov](https://www.irs.gov).

• Dependent Care FSA

Pay for eligible dependent care expenses, such as day care for a child or adult dependent care, so you and/or your spouse can work, look for work or attend school full-time.

Contribute up to \$5,000 in 2025 or \$2,500 if you are married and file separate tax returns. Minimum election is \$120 annually to participate.

► Eligible Expenses | Dependent Care FSA

Child day care, babysitters, home care for dependent elders and related expenses. To learn more, see IRS Publication 502 & 503 at [IRS.gov/publications](https://www.irs.gov/publications).

ESTIMATE CAREFULLY

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount above \$500 remaining in the Health Care FSA account at the end of the plan year and any money remaining in the Dependent Care FSA account.

HSA vs. Health Care FSA: What’s the difference?		
	HSA	Health Care FSA
Available if you enroll in a ...	Gallatin or Jefferson HDHP	Madison PPO Plan
Eligible for company contributions	Yes	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes
Money is always yours to keep	Yes	No

The FSA accounts are currently administered by Health Equity. There is a \$3.95 per month administration fee, for one or both account that will be collected pre-tax from your paycheck.

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to Health Equity.

PREMIUM CONTRIBUTION RATES

The information shown here illustrates the current premiums for each benefit plan. Insurance premiums are collected semi-monthly from 24 of the 26 paychecks received in the year. Please review each option carefully and choose the coverage that fits your budget and your family's lifestyle. If you are to change your FTE, your premium will automatically change accordingly the following month from your transfer.

WELLNESS PROGRAM

Bozeman Health continues to invest in the health and wellness of our employees through the Engaged incentive program and Employee Wellness. In 2025, we will be moving our full wellness plan to Healthy is Wellness.

ENGAGED VS. BASE RATES

You will see two different tables on the next page: Engaged and Base. The Engaged premiums are \$25 lower per paycheck.

Criteria to earn 2025 Engaged health plan incentive

In order to qualify for the 2025 Engaged plan, you must meet the criteria of 200 points earned through our wellness portal by December 31, 2024 and enroll in the Engaged Incentive during Open Enrollment. Additional information, along with a link to our wellness portal, can be found on **MIND** > Departments > Shared Services > Human Resources > Employee Well-being.



MEDICAL PREMIUMS

JEFFERSON PLAN	.9 FTE OR GREATER		.75-.89 FTE		.4 - .74 FTE	
	BASE	ENGAGED	BASE	ENGAGED	BASE	ENGAGED
Employee Only	\$30.60	\$5.60	\$30.60	\$5.60	\$85.90	\$60.90
Employee + Spouse	\$102.03	\$77.03	\$203.66	\$178.66	\$203.66	\$178.66
Employee + Child(ren)	\$92.28	\$67.28	\$184.20	\$159.20	\$184.20	\$159.20
Family	\$131.96	\$108.96	\$273.72	\$248.72	\$273.72	\$248.72

GALLATIN PLAN	.9 FTE OR GREATER		.75-.89 FTE		.4 - .74 FTE	
	BASE	ENGAGED	BASE	ENGAGED	BASE	ENGAGED
Employee Only	\$48.45	\$23.45	\$48.45	\$23.45	\$172.04	\$147.04
Employee + Spouse	\$201.69	\$176.69	\$429.13	\$404.13	\$429.13	\$404.13
Employee + Child(ren)	\$179.24	\$154.24	\$381.37	\$356.37	\$381.37	\$356.37
Family	\$259.11	\$234.11	\$567.04	\$542.04	\$567.04	\$542.04

MADISON PLAN	.9 FTE OR GREATER		.75-.89 FTE		.4 - .74 FTE	
	BASE	ENGAGED	BASE	ENGAGED	BASE	ENGAGED
Employee Only	\$90.22	\$65.22	\$90.22	\$65.22	\$226.95	\$201.95
Employee + Spouse	\$332.81	\$307.81	\$575.85	\$550.85	\$575.85	\$550.85
Employee + Child(ren)	\$293.65	\$268.65	\$508.09	\$483.09	\$508.09	\$483.09
Family	\$435.27	\$410.27	\$755.63	\$730.63	\$755.63	\$730.63

DUAL EMPLOYED SPOUSE	MADISON PLAN		GALLATIN PLAN		JEFFERSON PLAN	
	BASE	ENGAGED	BASE	ENGAGED	BASE	ENGAGED
Employee + 1	\$155.44	\$130.44	\$48.45	\$23.45	\$30.60	\$5.60
Family	\$221.74	\$196.74	\$184.37	\$159.34	\$93.43	\$70.30



BOZEMAN HEALTH PARTNERS NETWORK

Bozeman Health Partners Network (BHPN) is a specially designed network of providers in our community that have committed to high quality care. This network includes all Bozeman Health providers and many others in southwestern Montana. By utilizing these providers for your health care needs, you reduce your out-of-pocket expenses and support our mission for a sustainable, affordable employee benefit program at Bozeman Health.

FACILITIES AND CARE SITES INCLUDED IN THE BOZEMAN HEALTH PARTNERS NETWORK: TIER 1

- All Bozeman Health care sites
- Absaroka Emergency Physicians
- Advanced Medical Imaging
- Alpine Orthopedics & Orthopedic Surgical Center of Montana
- Barrett Hospital & Healthcare
- Bozeman Clinic
- Bozeman Radiation Oncology
- Bridger Orthopedics
- Community Health Partners
- Deer Lodge Medical Center
- Garden City Professional Offices
- Gallatin Valley Anesthesia
- Intercity Radiology
- Madison Valley Medical Center
- Rocky Mountain Surgical Center
- Ruby Valley Hospital
- Yellowstone Pathology



This list is intended to be a guide and not a comprehensive list of participating providers. If you have questions about whether a facility is currently in the Bozeman Health Partners Network versus the BlueCross BlueShield PPO Network, contact Blue Cross BlueShield at **800-447-7828** or visit [BCBSMT.com](https://www.bcbsmt.com).

BOZEMAN HEALTH 20% SERVICES DISCOUNT

Bozeman Health proudly provides an employee discount of 20% for services received at any Bozeman Health care site / provider (after any insurance payments, as applicable). This is another great reason to seek services at Bozeman Health! The discount is available to employees and their qualified dependents. To receive this discount, you and/or your eligible dependents simply need to contact Patient Financial Services at **406-414-1720** and inform them of your employment with Bozeman Health. Patient Financial Services will validate your employment with Human Resources, apply your discount and advise you of your new balance.

HIGH VALUE MEANS PROVIDING HEALTH, NOT JUST HEALTH CARE.



Bozeman Health Spine + Joint Institute and Blue Cross Blue Shield of Montana have worked together on this program and are pleased to offer it you. Bozeman Health Deaconess Regional Medical Center is one of two hospitals in the state recognized with BCBS Blue Distinction+ and the only program in Montana to be a DNV-accredited Orthopedic Center of Excellence. More information can be found at bozemanhealth.org/services/orthopedics/.

As a member enrolled in a Bozeman Health medical plan, if you select this program you will receive the following incentives:

- Access to a high quality care team committed to your recovery.
- Lower out-of-pocket costs by utilizing Bozeman Health Partner Providers (see Bozeman Health Partners Network on page 12).
- 20% employee discount for care received at any Bozeman Health care site.



Contact our Spine + Joint Institute nurse navigator at 406-579-2799 weekdays from 8 a.m. to 5 p.m.



BCBSMT.com/producer/resources/blue-distinction-centers

MENTAL HEALTH SUPPORT

Bozeman Health is committed to providing you meaningful resources for you and your family. We offer benefits and programs that support your total health.

EMPLOYEE ASSISTANCE PROGRAM

As your employer, Bozeman Health is interested in your total wellness. That is why we offer an Employee Assistance Program through Health Management Systems of America (HMSA). This program provides a counseling service that helps you manage problems before they adversely affect your personal life, health and job performance. Counselors are available to assist you with any issue, 24 hours a day, seven days a week.

All employees and their household members are eligible for the Employee Assistance Program. This is a free service, strictly confidential and includes up to five face-to-face counseling visits along with counseling access over the telephone. If your supervisor refers you to the program for a work-related issue, he or she will never be told the nature of your personal event.

Assistance is available for, but not limited to, the following personal and work life situations:

- Emotional and Mental Health
- Family
- Relationships and Marriage
- Workplace
- Substance Abuse/Addictions
- Financial
- Legal
- Health and Wellness Resources

There is a wealth of valuable work and life resources available online, to include legal and financial resources, wellness information, elder care providers, child care providers and informational resource articles. You can find this and more at:

www.my-life-resource.com

Username: hmsa

Password: myresource

To speak with HMSA or to set up a face to face visit, please call **800-847-7240**.

MENTAL HEALTH: TIER 1 & TIER 2

Bozeman Health understands that access to a mental health provider in your network is important to employees. That is why we have chosen to have mental health coverage the same for Tier 1 Bozeman Network and Tier 2 BCBSMT network.



Bozeman Health continues to offer a mental health program, **Learn To Live**, available through Blue Cross Blue Shield of Montana (BCBSMT). **Learn To Live** is a self-directed, online program based on the principles of Cognitive Behavioral Therapy. Its confidential and accessible anywhere.

More information available at BCBSMT.com.

HEALTHY IS WELLNESS

LIFE IS BUSY AND STAYING HEALTHY SHOULD NOT BE A CHALLENGE.

That's why Bozeman Health has teamed up with Montana-based Healthy is Wellness to bring you the opportunity to participate in an innovative, comprehensive wellness service like no other in the market today!



Your goals, your journey, your best life.
We can't wait to help you get started!



FACE-TO-FACE SUPPORT

And always personalized! Our wellness coaches will meet with you one on one to customize a plan specific to your unique goals and lifestyle no matter your starting point.



EVERY BODY IS DIFFERENT

The same goes for your health goals. That's why we bring innovative technology that gives you feedback on how your unique body is responding to changes.



PROGRESS, NOT PERFECTION

Our mission is to put you back in the driver's seat of your health. Your health, like your life, is a journey. We are here to help you navigate and overcome any barriers that may arise.



VISITING ONSITE EVERY MONTH

We'll be coming onsite every month to help you achieve your health goals, your way. Scan the QR code to sign up for your time slot!



CONVENIENT & FAST



MONTHLY PROGRAM



EASY SCHEDULING



FREE FOR EMPLOYEES

LEARN MORE.
Watch the video!



HAVE QUESTIONS? GET IN TOUCH!
bozeman@healthyiswellness.com | 406.589.4203

DENTAL

Delta Dental continues to maintain the broadest network of participating providers. You have the option to seek services from a PPO network, Premier network or Out of Network provider of your choice. Regardless, the below benefit coverage is applicable to your services.

Log on to DeltaDental.com and log in for personalized information about participating providers, claims and benefit design information.

Insurance premiums are collected semi-monthly from 24 of the 26 paychecks received in the year. Please review each option carefully and choose the coverage that fits your budget and your family's lifestyle.

When using an out of network provider, the above dental benefits apply. When going to an out of network provider, these providers will be paid for services based on the Delta Dental contracted rates and patients may be balanced billed by the provider. Balance billing occurs when a patient is billed for the difference between the amount a provider charges and the amount their insurance company pays. It is important to confirm who will be submitting the out of network claim to Delta Dental for reimbursement – the member or the provider. If you have any questions about how to submit an out of network claim, please contact Delta Dental.

2025 DENTAL PREMIUMS

	BASE PLAN	ENHANCED PLAN
Employee Only	\$11.18	\$18.52
Employee + Spouse	\$22.34	\$37.04
Employee + Child(ren)	\$27.34	\$41.74
Family	\$38.51	\$61.19

DENTAL PLANS: WHAT'S THE DIFFERENCE

	BASE PLAN	ENHANCED PLAN
Annual Deductible (per person/per family)	\$50	\$50
Calendar-year Maximum	\$750	\$1,500
Preventive and/or Diagnostic Services	100%, deductible and annual maximum waived	
Basic Services	80%	80%
Major Services	Not Covered	50%
Orthodontia (available only for dependent children up to age 26)	Not Covered	50% up to \$1,000 lifetime maximum*

* Employees who enroll in the Enhanced Plan must remain enrolled on this plan for two benefit years. If a non-network provider is used, then expenses are reimbursed based at 80% of reasonable and customary (R&C) charges.



MONEY-SAVING TIPS

Remember, you can use your HSA and/or FSA for qualified out-of-pocket dental and vision expenses.

VISION

Bozeman Health offers a vision plan through Vision Service Plan (VSP) to you and your eligible dependents. The vision plan’s network of participating providers is provided at [VSP.com](https://www.vsp.com). You will receive the maximum benefit under the plan and pay less out of pocket when you receive care from a network provider. Insurance premiums are collected semi-monthly from 24 of the 26 paychecks received in the year. Please review each option carefully and choose the coverage that fits your budget and your family’s lifestyle.

2025 VISION PREMIUMS

VISION PLAN	
Employee Only	\$4.00
Employee + 1	\$7.99
Family	\$12.87

VISION: IN NETWORK VS. OUT OF NETWORK

	FREQUENCY COVERED	IN NETWORK	OUT OF NETWORK
Well Vision Exam	once every 12 months	\$10 co-pay	\$45 allowance
Contact Lens Exam	once every 12 months	up to \$60 co-pay	Not covered
Single Vision Lenses	once every 12 months	\$25 co-pay	up to \$30
Lined Bifocal Lenses	once every 12 months	\$25 co-pay	up to \$50
Lined Trifocal Lenses	once every 12 months	\$25 co-pay	up to \$65
Frames	once every 24 months	\$160 allowance + 20% off remaining balance	up to \$105
Contact Lens*	once every 12 months	\$160 allowance	up to \$105

* If you choose to use the plan for contact lenses, then you will be eligible for frames 12 months from the date contact lenses were obtained. The frames allowance will remain every 24 months if you use the plan for purchasing items.

Extra Discounts and Savings

	IN NETWORK	OUT OF NETWORK
Additional Glasses and Sunglasses	<div>20% off (including lens options)</div> <div>30% off on lens options (progressive, scratch-resistant, anti-reflective coatings)</div>	Not covered
Laser Vision Correction	Average 15% off the regular price, or 5% off the promotional price from contracted facilities.	Not covered



INCOME PROTECTION

Your benefits include programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

LIFE INSURANCE

BASIC LIFE AND AD&D INSURANCE WITH SUNLIFE

Full-time and part-time employees receive basic life and accidental death and dismemberment (AD&D) insurance to protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount will be one time your estimated base salary up to \$350,000. The coverage is provided through SunLife.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

If you want added protection, you can purchase supplemental life and/or AD&D insurance for yourself. You may elect coverage in increments of \$10,000 up to \$150,000 guaranteed issue and a maximum of five times your base annual salary or \$500,000 (Guarantee Issue only for New Hire benefit event).

- Spouse/Domestic Partner Voluntary Life and AD&D Insurance**
You may also purchase life and/or AD&D insurance for your spouse or domestic partner in increments of \$5,000 up to \$25,000 guaranteed issue and a maximum of \$500,000 or 50% of employee’s coverage.

If you wish to increase coverage for you or your spouse or newly elect coverage during open enrollment, you will be subject to medical underwriting approval and are required to complete an Evidence of Insurability form. New or increased coverage will not take effect until the new plan year and/or approval by SunLife is received.

- Child Voluntary Life Insurance**
Voluntary child life insurance provides \$1,000 of life insurance for children 14 days old to six months old and up to \$10,000 of life insurance for children through age 26.

Federal tax law requires Bozeman Health to report the cost of company-paid life insurance in excess of \$50,000 as imputed income. AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

SUPPLEMENTAL LIFE RATES

Monthly rates per \$1,000 of coverage (after tax)

.4 FTE AND ABOVE EMPLOYEE AND SPOUSE	
24 and younger	\$0.051
25 - 29	\$0.060
30 - 34	\$0.08
35 - 39	\$0.09
40 - 44	\$0.127
45 - 49	\$0.195
50 - 54	\$0.348
55 - 59	\$0.568
60 - 64	\$0.873
65 - 69	\$1.687
70 or older	\$2.730
Child Life Insurance	\$0.316

SUPPLEMENTAL LIFE INSURANCE

	EMPLOYEE	SPOUSE	CHILD
Guarantee Issue	\$150,000	\$25,000	\$10,000
Increments	\$10,000	\$5,000	\$2,000
Maximum Benefits	\$500,000 of 5x annual salary	\$500,000	\$10,000

LONG-TERM DISABILITY INSURANCE

Employees that hold a .75 FTE or greater

The loss of income due to illness or disability can cause serious financial hardship for your family. Our disability insurance program works to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

SUNLIFE SUMMARY OF LONG-TERM DISABILITY BENEFITS

LONG-TERM DISABILITY	
Who Pays	Employer-paid
Benefit Provided	Up to 60% of base monthly salary
Maximum Benefit Payable	\$10,000 per month
Maximum Benefit Duration	Until you're no longer considered disabled or you reach normal retirement age, whichever comes
Elimination Period	90 days

HAVE YOU NAMED A BENEFICIARY?

The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date.

Visit [MyWorkday.com](https://myworkday.com) to add or change a beneficiary.



VOLUNTARY BENEFITS

Bozeman Health is excited to announce new voluntary benefits offered by SunLife, all with electronic enrollment through Workday. All employees .4 FTE and above are eligible for these benefits. These enrollment, termination and changes to these benefits are now the same rules as the other group plans, meaning you can choose to enroll during annual enrollment but, you are not able to unenroll or make changes unless you have a Qualified Life Event. Please take a moment to review these enhanced lower cost programs now available to you.

For more information refer to the new Voluntary Benefit page on MIND/Benefits or Benefitexplorer.com/BozemanHealth.

SunLife Short-Term Disability

SunLife Short-Term Disability offers up to 60% of monthly income replacement if you miss work due to an accidental injury, illness or maternity.

SHORT-TERM DISABILITY RATES

Based on employee age. Rates per paycheck.

(PER \$10 WEEKLY BENEFIT)

Under 25	\$0.6155
25 - 29	\$0.6980
30 - 34	\$0.5930
35 - 39	\$0.4050
40 - 44	\$0.2930
45 - 49	\$0.3080
50 - 54	\$0.3625
55 - 59	\$0.4595
60 - 64	\$0.5495
65 - 69	\$0.5870
70 - 74	\$0.5905
75 or older	\$0.5905

\$50 PREVENTIVE SCREENING BENEFIT

Did you know your Critical Illness, Accident and Hospital Indemnity coverage includes a Preventive Screening Benefit?

This benefit was created to promote annual screenings, and we encourage you to take advantage of it. The benefit pays \$50 per covered person, per calendar year, and it pays in addition to your other coverages.

For more information, refer to the new Voluntary Benefit page at **MIND > Departments > Shared Services > Human Resources > Benefits Home** or Benefitexplorer.com/BozemanHealth.

SunLife Accident

You can't always avoid accidents, but you can protect yourself from accident-related costs that can strain your budget. Accident insurance supplements your primary medical and disability programs by providing cash benefits in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Benefits are paid in addition to other coverages you may have, such as medical or an AD&D plan.

ACCIDENT INSURANCE RATES

Rates per paycheck

Employee	\$3.08
Employee + Spouse/DP	\$5.28
Employee + Child(ren)	\$6.47
Family	\$8.67

SunLife Critical Illness

Critical Illness insurance helps protect employees and their families from financial loss by providing a \$15,000 employee benefit and \$7,500 spouse/child benefit upon diagnosis of a covered condition. Here are some highlights:

- Covers conditions like heart attack, stroke, major organ failure, occupational infectious disease and coronary artery bypass graft.
- Cancer coverage may include invasive and non-invasive cancers, as well as skin cancer.
- For dependent children, we also offer a childhood conditions option that may include down syndrome, cerebral palsy, complex congenital heart disease, cystic fibrosis, spina bifida, cleft lip/palate, type 1 diabetes and muscular dystrophy.

CRITICAL ILLNESS RATES (PER \$1,000)

EMPLOYEE	NON-TOBACCO USER	TOBACCO USER
under 25	\$0.165	\$0.165
25-29	\$0.180	\$0.190
30-34	\$0.215	\$0.240
35-39	\$0.300	\$0.360
40-44	\$0.405	\$0.550
45-49	\$0.565	\$0.835
50-54	\$0.810	\$1.320
55-59	\$1.055	\$1.840
60-64	\$1.245	\$2.290
65-69	\$1.605	\$3.140
70-74	\$2.155	\$4.135
75 and over	\$3.050	\$5.200
Child	\$0.015	

VOLUNTARY BENEFITS CONTINUED

SunLife Hospital Indemnity

This benefit helps employees with out-of-pocket medical costs incurred with a hospital stay. Sun Life’s Hospital Indemnity plan provides flexible options that make it easy to meet cost and coverage goals. Employees with hospital stays of 10 days or more may receive additional extended hospitalization benefits. Covered conditions include pregnancy, mental health, substance abuse, and sickness or accidents. For more information refer to the new Voluntary Benefit page on **MIND** > Departments > Shared Services > Human Resources > Benefits Home or Benefitsexplorer.com/BozemanHealth.

HOSPITAL INDEMNITY RATES

Rates per paycheck

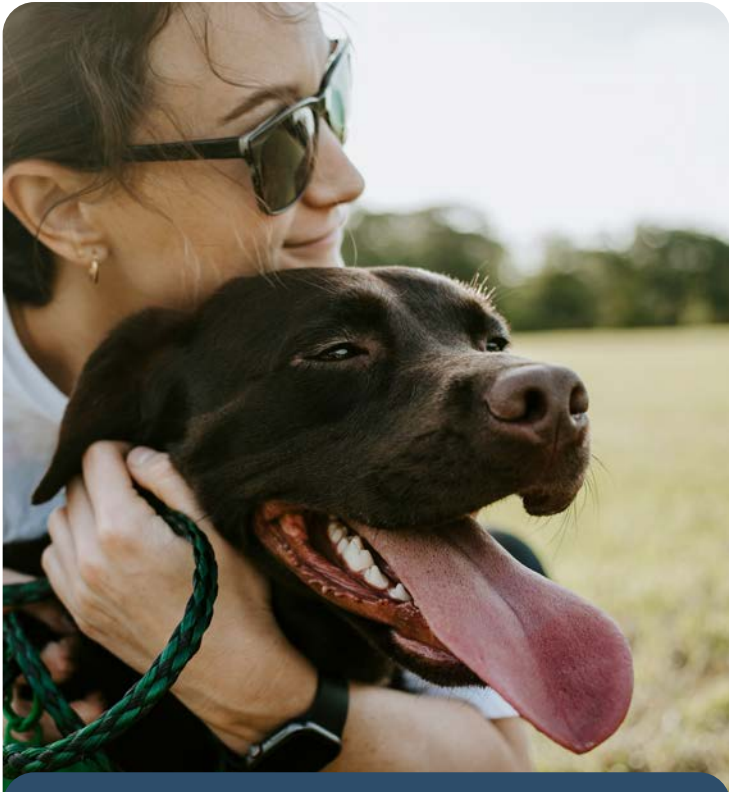
Employee	\$10.68
Employee + Spouse/DP	\$22.57
Employee + child(ren)	\$17.74
Family	\$29.63

Identity Theft & Cyber Protection

New this year! Bozeman Health is excited to offer a comprehensive identity theft and cyber protection benefit. Help safeguard you and your family’s identity, privacy and security with all-in-one protection through Norton LifeLock Benefit Plans. ID Theft and Cyber Protection plan highlights:

- Identity alerts with credit monitoring
- Device security to protect your mobile devices, tablets and computers
- Access to a Norton Secure VPN
- Parental control support to easily monitor a child’s online activities and search history
- Million Dollar Protection Package in the event of stolen funds, personal expenses and provides coverage for lawyers and experts
- Dark Web monitoring that notifies you if your information is found.

For more information about this new benefit, please visit **MIND** > Departments > Shared Services > Human Resources > Benefits Home. Access the employee portal initial setup (post enrollment): www.norton.com/ebsetup.



METLIFE PET INSURANCE

MetLife Pet Insurance offers a variety of coverage options for your furry friends. Payment through direct bill allows you to add, drop or change your coverage at any time. MetLife offers coverage for any licensed veterinarian in the United States for cats and dogs with options for deductibles, reimbursement levels, and maximums that fit your budget. Please refer to the information on **MIND** > Departments > Shared Services > Human Resources > Benefits Home.

Legal

New this year! Bozeman Health is excited to offer a legal insurance plan through LegalEASE. The LegalEASE Benefit Plan provides you and your dependents access to a network of professional legal representation at an affordable price. The LegalEASE Benefit Plan highlights include:

- Home and Residential
- Financial and Money Matters
- Consumer
- Auto and Driving
- Family and Personal
- Civil Lawsuits
- Estate planning and Will

For more information, refer to the new Voluntary Benefit page on **MIND** > Departments > Shared Services > Human Resources > Benefits Home.

TIME OFF BENEFITS

Earned Time

Eligible employees accrue hours into an earned time bank for each hour worked, per pay period, to be used for vacation, holidays, leaves of absence, illness and personal time off. Additionally, earned time can also be used for instances that you do not work up to your regularly scheduled FTE. Earned time does rollover from year to year and you can accrue a maximum of 560 hours in your bank. Below are the accrual rates for hourly and salary employees. Contracted nurses should refer to their contract for their accrual schedule.

EARNED TIME ACCRUAL

FOR SALARIED EMPLOYEES

HOURS WORKED	ACCRUAL FACTOR
0 - 1920	0.1125
1921-3840	0.1208
3841-5760	0.125
5761 - 7680	0.1292
7681 - 9600	0.1333
9601 - 11520	0.1375
11521 - 13440	0.1417
13441 - 15360	0.1458
15361 - 17280	0.15
17281 - 19200	0.1542
19201 - 21120	0.1583
21121 - 23040	0.1625
23041 +	0.1667

FOR HOURLY EMPLOYEES

HOURS WORKED	ACCRUAL FACTOR
0-1920	0.0959
1921-3840	0.1
3841-5760	0.1042
5761 - 7680	0.1083
7681 - 9600	0.1125
9601 - 11520	0.1167
11521 - 13440	0.1208
13441 - 15360	0.125
15361 - 17280	0.1292
17281 - 19200	0.1334
19201 - 21120	0.1375
21121+	0.1417

Extended Medical Bank

Full-time and part-time employees accrue hours into an Extended Medical Bank for each hour worked, per pay period. These accrued hours are to be used for employee's personal illnesses or pregnancy at an accrual rate of .021. Thirty-two consecutive hours of earned time must be used first. Extended Medical Bank hours roll over from year to year, and one can accrue a maximum of 240 hours.

Bereavement

After completion of your probationary period, employees may receive up to three shifts of bereavement pay due to the death of an immediate family member.

Education

Eligible employees are eligible for up to sixteen hours of education time per year. It is to be used for non-mandatory, continuing education related to employment/position. It is subject to approval by your manager, and you must present evidence of attendance to your manager.

Jury Duty

Bozeman Health recognizes and respects the civic responsibility of its employees to serve on a jury when summoned. Employees who are requested to serve their community through jury duty may elect to receive pay from Bozeman Health by putting the jury duty on their time card. Please refer to the jury duty policy on PolicyStat for more information.

Job Protection through FMLA

Employees who have worked over 1,250 hours in the past 12 months and have worked for Bozeman Health for 12 months may be eligible to take care of a personal or family member's medical condition. This leave is up to 12 weeks on a rolling 12 month cycle. For more information and the packet application please refer to **MIND** > HR Benefits.

LEARN MORE

For more information on each benefit search the keyword on [PolicyStat](#).



RETIREMENT SAVINGS

Bozeman Health Retirement Plan

6% Contribution of Annual Salary

Once you have met certain eligibility requirements, you will be automatically enrolled into the Bozeman Health retirement account. Eligibility requirements include:

- Work first full calendar year.
- Complete 1,000 hours of work during the calendar year.
- Anniversary year will determine the date the account will open:
 - Anniversary dates in the first six months of the year (January – June hire date) would make the entry date to the first of the year.
 - Anniversary dates in the last six months of the year (July – December hire date) would make the entry date forward to the first day of the following year.

Features of the Bozeman Health retirement plan include:

- 100% employer funded at 6% of annual salary.
- Must work 1,000 hours per calendar year and be employed last calendar day of the year to receive one year of service and 6% of funding to the account.
- Fully vested after six years of eligibility.

You may access your retirement statement by visiting [Randall-Hurley.com](https://randall-hurley.com).

- Select 'Login' located in the upper-right corner.
- Your user ID is your social security number (no dashes).
- Your password is the last four digits of your social security number.
- Once logged in, view your statement and supporting information in Reports & Forms/Reports & Statements/Participant Statements.
- Website help is available at **1-800-765-9429**.

The statement will provide you with annual contribution, interest gains/losses, account balance and vesting information. Once eligibility for the retirement account has been met, you will be sent notification of a statement.

For more information, please visit **MIND** > Departments > Shared Services > Human Resources > Benefits Home.



403(b) Retirement Account

If you wish to contribute money from your paycheck into a tax deferred retirement plan, you have option to contribute to a 403b through American Funds. Through American Funds, you will be able to pick from up to 20 different fund families.

All employees are eligible to participate in the 403b accounts. Other features of the 403b include:

- 100% employee funded up to IRS annual limit per year (2025 Annual Limit is \$24,000).
- Employees age 50 and older are eligible to contribute catch-up contributions (currently an additional \$8,000 annually).
- Accounts can start or stop at any time throughout the year.

Visit [Myretirement.americanfunds.com](https://myretirement.americanfunds.com) or contact American Funds at **800-204-3731** to learn more about your options for the funds and current balance within this account.

To begin contributions to a 403b account, please visit **MIND** > Departments > Shared Services > Human Resources > Benefits Home and click on the Enroll or Change 403(b) button.

IT'S ALWAYS THE RIGHT TIME

Call Chad Bunting, Edward Jones Financial Advisor at **406-577-2754** to make an appointment.

DISCOUNT PROGRAMS

20% SERVICES DISCOUNT

Bozeman Health provides a discount of 20% off the remaining balance on bills incurred at any Bozeman Health care site or employed provider, including inpatient and outpatient services. The discount is available to the employee and qualified dependents. The employee must contact Patient Financial Services at **406-414-1720** and inform them of your employment with Bozeman Health.

10% PHARMACY DISCOUNT

Highland Park Pharmacy and Big Sky Pharmacy offer over-the-counter medicine and prescription fills at cost plus 10%. Employees have the option to take the pharmacy discount or have the prescription run through insurance, but cannot take both.

BOZEMAN HEALTH MEDICAL SPA

Bozeman Health Medical Spa, located at Deaconess Regional Medical Center, offers a 10% discount on all services and products for employees, as well as a 20% discount during the employee's birthday month for a single spa service.

20% CAFETERIA DISCOUNT

Employees receive a 20% discount on food and drinks from The Bistro at Deaconess Regional Medical Center. Employees may elect to have the purchases paid through payroll withholding.

THE GIFT SHOP AT DEACONESS REGIONAL MEDICAL CENTER

Employees at a 0.6 FTE or greater may elect to have Gift Shop purchases paid through payroll withholding following 60 days of employment.

GYM MEMBERSHIP THROUGH BCBSMT

These exclusive discounts are available to members of any three of our BCBSMT medical plans.

Go to [BCBSMT.com](https://www.bcbsmt.com) and login to learn more or enroll.

Access 12,200+ gyms for just \$28/month, plus an extra 5,800+ premium gym options at up to 70% off!



DISCOUNTED MEMBERSHIP TO THE RIDGE ATHLETIC CLUBS

A corporate discount is available to all employees.

To sign up and/or inquire about the rates, please visit the Ridge Athletic Club at 4181 Fallon Avenue in Bozeman, or call **406-586-1737**.

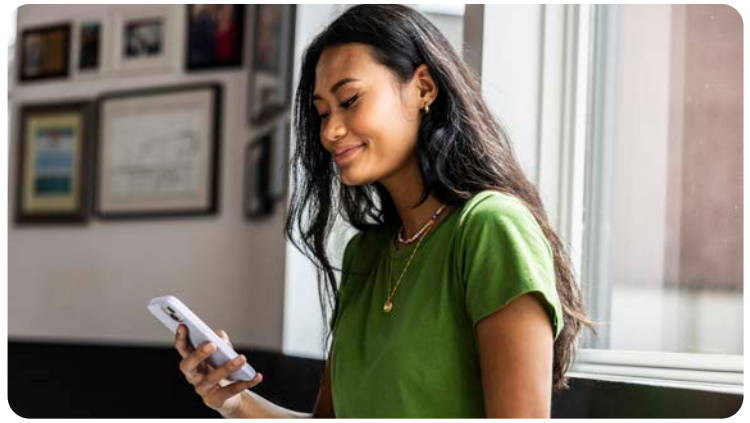
DISCOUNTS AND OFFERS ON ENTERTAINMENT AND TRAVEL

Through **Tickets at Work**, Bozeman Health employees are able to purchase discounted tickets to theme park, zoo, shows and other area attractions nationwide, as well as receive discounts on hotel and car rentals.

- Visit TicketsAtWork.com
- Bozeman Health code: **BDHOS**

BENEFIT QUESTIONS?

Please contact the appropriate provider listed below to learn more about a specific benefit plan.



CONTACT INFORMATION

BENEFIT PLAN	PROVIDER	PHONE #	WEBSITE
Medical & Rx	Blue Cross Blue Shield of Montana	800-447-7828	BCBSMT.com
Health Savings Account (HSA), Flexible Spending Account (FSA).	Health Equity	866-346-5800	HealthEquity.com
Dental	Delta Dental	800-521-2651	DeltaDental.com
Vision	VSP	800-877-7195	VSP.com
Life, AD&D, STD, LTD, Voluntary Benefits	SunLife	800-786-5433	SunLife.com
Legal	LegalEASE	800-248-9000	LegalEasePlan.com/ bozemanhealth
Identity & Cyber Theft	LifeLock by Norton	800-607-9174	Lifelock.Norton.com
Wellness Program	Healthy is Wellness	406-589-4203	HealthyIsWellness.com
Employee Assistance Program (EAP), & Mental Health	Health Management Systems of America	800-847-7240	hmsanet.com
Retirement	Randall & Hurley	800-765-9429	Randall-Hurley.com
	American Funds	800-204-3731	Myretirement.americanfunds.com
Workday	Online Enrollment		MyWorkday.com/ BozemanHealth
Pet Insurance	Metlife	855-270-7387	Metlifepetinsurance.com
Bozeman Health	Human Resources	406-414-5421	Benefits@bozemanhealth.org