



Dear State Bar of Montana Member:

Thank you for your interest in the State Bar of Montana group health plan. The following gives you some insight as to why over 916 attorneys and employees insure through the State Bar Plan. Currently approximately 1900 members participate in the plan.

The Problem:

- Over the last 3 years medical premiums have increased by an average of almost 30% per year!
- One large claim can dramatically impact the health insurance rates for any law firm.
- Excess premiums generally stay with the insurance carrier.
- Premium instability from one year to the next can cause significant budgeting problems.

The Solution: State Bar of Montana Group Benefits Trust (SBMGBT)

- SBMGBT members “aggregating” to form a 4 million + dollar group medical purchasing pool.
- SBMGBT pools claims to stabilize rates.
- SBMGBT has a minimum premium plan that enables the Trust to retain excess premiums. These funds allow the group to temper or offset future year rate adjustments, and/or to add new benefits. The Trust has over \$1,000,000 in reserve funds.
- SBMGBT – Flex Plans, and Section 105 – Medical Reimbursement Plan & Health Savings Accounts (HSA’s) are available and allow you to enhance your firms benefit plans.

The Plan:

- Six different benefit plans to choose from. Two plans which qualify for Health Savings Accounts.
- Unique Blue Cross Blue Shield coverage designs – only available through the State Bar of Montana.
- All benefit plans include Vision Service Plan (VSP) exam plus benefit for vision exam with no co-payment.
- All benefit plans include \$10,000 guaranteed life and AD&D insurance coverage with the opportunity to buy-up to \$140,000 with no health questions.
- All benefit plans include \$1,000/month- 36 month duration Long Term Care coverage with the opportunity to buy-up with no health questions.
- Coverage for preventative care with most plans.

For More Information Please Contact:

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