

MREA Endorses MSHWP Insurance Plan and Mountain West Benefits Solutions

After months of discussion and careful review, the MREA Board has voted to once again align our organization with Mountain West Benefits and the Montana Schools Health and Welfare Plan (MSHWP) in endorsing these programs and services. Besides salary, health insurance is the most important benefit that



schools make available to teachers and staff. It is so important that the MREA Board voted to terminate our endorsement agreement with MUST and instead to partner with the MSHWP. Many of our MREA schools were placed in a difficult position as a result of the excessive rate increase MUST imposed this past July. As if the rate increase wasn't burdensome enough, the assessment MUST is trying to impose on schools that choose to leave and get coverage though the MSHWP has been the source of a great deal of confusion, controversy and hard feelings.

When it was learned that MUST had made some sweetheart deals with a few select school districts and allowed them to leave with no obligation to an assessment, MREA began receiving numerous complaints and concerns from our members regarding these questionable practices. Simply stated the MREA Board of Directors has decided that it simply will not endorse these types of business dealings.

MREA wishes to make it clear that our concerns rest with solely with MUST and its Helena-based operations. We recognize the hard work that our colleagues in both MTSBA and SAM have invested in this program. It is unfortunate that MUST's current disturbing trend in poor communications and secret deals has dishonored this hard work.

The MSHWP is different and we believe deserves careful consideration by all Montana schools be-



cause:. 1: All schools are treated equally. The plan is operated as a true pool. Schools aren't singled out and given excessively high rate increases; 2: There is no fine print, no school is exposed to an assessment of any kind and the MSHWP cannot experience the type of financial challenge that MUST has now experienced twice in 11 years.

This decision to terminate our endorsement of MUST was not made without a very thoughtful and serious discussion by the MREA Board regarding who we believe provides the safest and best health insurance action for Montana Schools. We are extremely pleased to once again endorse the MSHWP, we are confident that this health insurance option provides quality service that should be considered by each Montana school as they make their local insurance provider decisions.



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