**BENEFITS OVERVIEW**

MSU is committed to providing a comprehensive benefit package to our benefits-eligible employees.

******************************************************

**REQUIRED BENEFITS**

Medical, Dental, Life, Long Term Disability Benefits—Insurance premiums for health, dental, life and LTD are pre-tax.

- For the 2019—2020 benefit year, the employer contribution is $1054 monthly toward the health care benefits for each eligible employee.

- Eligible Employees – those who are half time (0.5 FTE) or greater, for six months or more of employment.

- Qualifying Events – The annual Choices elections remain in effect for the entire plan benefit period following enrollment, unless you have a change in status or a qualifying event which includes: marriage, birth of a child, adoption of a child, loss/gaining of eligibility for other health insurance coverage, or divorce.

- Note: MSU employees are paid once a month on the 11th of each month for hours worked in the previous month. Benefits are deducted for the current month.

******************************************************

Please enroll online at [http://choices.mus.edu](http://choices.mus.edu) for benefits within 30 days of hire, otherwise you will default to Employee coverage only.

******************************************************

**PRESCRIPTIONS – Navitus Health Solutions Prescription Drug Plan**

Our Prescription Benefit is provided by Navitus Health Solutions. Please visit here: [http://choices.mus.edu/Navitus/default.asp](http://choices.mus.edu/Navitus/default.asp) for more information.

Please see the MUS Choices webpage for specific Rx coverage and co-pay amounts:

******************************************************

**DENTAL INSURANCE**

(Please see the MUS Choices webpage for specific amounts covered for services listed)

[http://www.deltadental.com/Public/index.jsp](http://www.deltadental.com/Public/index.jsp)

Basic Plan—Preventative Coverage Only

Covered Preventative & Diagnostic Services:
- Twice per benefit year
- Initial and periodic oral exam
- Cleaning
- Complete series of x-rays

**Maximum Annual Benefit per Insured:** $750

Select Plan

Covered Preventative & Diagnostic Services:
- Twice per benefit year
- Initial and periodic oral exam
- Cleaning
- Complete series of x-rays

Covered Basic Restorative Services
- Amalgam filing
- Oral Surgery

Covered Major Dental Services
- Crown
- Root Canal
- Occlusal guards

Orthodontic Benefit: $1,500 lifetime benefit per individual

**Maximum Annual Benefit per Insured:** $1,500 plus Preventative and Diagnostic Services.

Children may be covered to age 26 under medical & dental & other policies.

For more detailed information, please see the MUS Choices webpage

******************************************************

**BASIC LIFE INSURANCE/ACCIDENTAL DEATH & DISMEMBERMENT & LONG TERM DISABILITY (Employer provided)**


Life insurance pays benefits to beneficiary or beneficiaries in event of death from most causes while coverage is in effect. Accident Death & Dismemberment (AD&D) coverage adds low-cost accidental death protection by paying benefits in the event of death due to accidental causes. Full or partial AD&D benefits are also payable following certain serious accidental injuries.

Long Term Disability (LTD) coverage can help protect income in the event of becoming disabled and unable to work. Choices include three LTD options designed to supplement other sources of disability income that may be available.

******************************************************

Managed Care (In-Network) Deductible

<table>
<thead>
<tr>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$750</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

Coinsurance (75% Insurance / 25% Patient)

<table>
<thead>
<tr>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,000</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

Primary Care Physician Visit—$25 Co-Pay

Specialty Provider Visit—$40 Co-Pay

Out-of-Network additional charges apply; please see the MUS Choices webpage

******************************************************

Benefit Year
July 1, 2019—June 30, 2020
RETIREMENT BENEFITS

Participation in one of the MUS retirement plans (Montana Public Employee Retirement Association, TIAA-CREF, or TRS) is mandatory, if eligible. Employee and employer contribution rates are determined by the State of Montana. For specific details regarding which retirement plan pertains to this position, please contact the appropriate Benefits Associate.

******************************************************

Note regarding health care benefits, employees have the option to waive coverage with the Montana University System Employee Choices Benefits Plan. If an employee waives the health care insurance benefits, the employee will not receive the state contribution. The employee will still have to participate in the mandatory retirement plan. Please contact the appropriate Benefits Associate for specific information.

******************************************************

OPTIONAL (VOLUNTARY) BENEFITS

VISION HARDWARE INSURANCE

Insurance premiums for Vision Hardware are pre-tax.

Please see the MUS Choices webpage for specific amounts covered for services

Quality vision care is important to your eye wellness and overall health care. Accessing your Vision Hardware benefit is easy. Simply select your provider, purchase your hardware and submit to Blue Cross Blue Shield (BCBS) for processing.

Eye Exams, whether preventive or medical, are covered under the medical benefit plan.

*******************************************************************************

FLEXIBLE SPENDING ACCOUNT

Flexible Spending Accounts provide a tax advantage as the premiums are deducted prior to taxes

www.askallegiance.com/

Health Flex Spending Account – Pays for eligible medical expenses not covered by insurance. Over-the-counter medications are not a covered expense unless physician prescribed.

Dependent Care – Costs for care provided for child(ren) under age 13, or other dependents unable to care for themselves and necessary for you to remain gainfully employed.

Adoption Assistance – Adoption fees, court costs, attorney fees, medical examination costs, and related travel expenses.

TAA—Medical flexible spending account provided by MUS to employees (based on criteria through Wellness)

*******************************************************************************

SUPPLEMENTAL LIFE INSURANCE AND SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE (separate policies)

http://www.standard.com/

Additional Supplemental Life and AD&D coverage is available for employees, spouses, and children.

For more detailed information please see the MUS Choices webpage.

*******************************************************************************

OPTIONAL SUPPLEMENTAL ANNUITIES

Montana State University offers employees the opportunity to increase retirement savings and supplement their mandatory retirement plan or for those employees who are not in a mandatory plan. For specific details regarding this benefit, please contact the appropriate Benefits Associate.

Note: these are optional plans and as such there are no employer contributions.

*******************************************************************************

HUMAN RESOURCE CONTACT INFORMATION

At any time, please contact your Human Resources Team for more information regarding benefits, pay or recruitment. Human Resources Service Center—406-994-3651 or mshumanresources@montana.edu.

Benefits: msubenefits@montana.edu

Recruitment: Recruitment@montana.edu

Compensation: Comp-Classification@montana.edu

*******************************************************************************
<table>
<thead>
<tr>
<th>Additional Benefits</th>
<th>When You Are Eligible</th>
<th>General Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual &amp; Sick Leave</td>
<td>Accrual of leave begins on your first day of employment</td>
<td>Applicability and accrual rates are dependent upon position type. If applicable, annual leave can be taken after six (6) months of employment and sick leave can be taken after three (3) months of employment. For specific details regarding your leave applicability and accrual as it pertains to this position, please contact the appropriate Payroll Technician.</td>
</tr>
<tr>
<td>Paid Holidays</td>
<td>First day of employment</td>
<td>10 per year in odd-numbered years, 11 in even-numbered years.</td>
</tr>
<tr>
<td>Professional Development</td>
<td>First day of employment</td>
<td>A new centralized Professional Development &amp; Training function, housed in the Human Resources Department, was created in 2013. MSU encourages employees to take advantage of professional development opportunities to enhance their personal and professional growth and to add to their skill sets for their current positions. Training offerings in management, leadership, service excellence and financial management are under development. Please call 406-994-4275 for more information.</td>
</tr>
<tr>
<td>Dependent Partial Tuition Waiver</td>
<td>FTE at least 0.75 and at least five (5) years of continuous service</td>
<td>The tuition waiver benefit for dependents shall be for 50% of the residential tuition. In no case may registration, course fees or any other mandatory or miscellaneous fees be waived. Dependents may utilize the tuition waiver benefit to take courses at a college of technology or in any other two-year or certificate programs and to obtain a first baccalaureate degree at any unit of the Montana University System. Dependents may not use the tuition waiver benefit to attend law school or obtain a graduate degree. The tuition waiver does not apply to non-credit, continuing education or other self-supporting courses. Dependent Partial Tuition Waivers apply to employees who are employed at leave ¾ time (.75 FTE). Applies to one dependent at a time. NEW! Employees now have the ability to apply for the Dependent Waiver online! Waiver Instructions <a href="http://www.montana.edu/wwwfa/dptw.html">http://www.montana.edu/wwwfa/dptw.html</a>. Dependent Waiver FAQ’s: <a href="http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf">http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf</a>.</td>
</tr>
<tr>
<td>Faculty/Staff Tuition Waiver</td>
<td>Please see <a href="http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf">Policy</a></td>
<td>Tuition may be waived, with the approval of the Supervisor AND the Director/Dean for permanent University System employees who are employed at least ¾ time (.75 FTE) during the entire semester. Employees who utilize the tuition waiver are not eligible for a Dependent Waiver during the same academic semester. Tuition Waivers are granted for the first six (6) credits of residential tuition only. <strong>Note: Student, Temporary, Seasonal, or Fixed Term employees are not eligible to receive a tuition waiver.</strong> Tuition Waiver Form: [<a href="http://www.montana.edu/hr/Tuition%20Waiver/Fac-Staff%20Tuition%20">http://www.montana.edu/hr/Tuition%20Waiver/Fac-Staff%20Tuition%20</a> Waiv_3-11.pdf](<a href="http://www.montana.edu/hr/Tuition%20Waiver/Fac-Staff%20Tuition%20">http://www.montana.edu/hr/Tuition%20Waiver/Fac-Staff%20Tuition%20</a> Waiv_3-11.pdf)</td>
</tr>
<tr>
<td>Benefits Calculator</td>
<td>Available to everyone</td>
<td>Provides an estimate only of the value of the total benefit package for the position for which you applied. <a href="http://www.montana.edu/hr/benicalc.html">http://www.montana.edu/hr/benicalc.html</a></td>
</tr>
</tbody>
</table>

### Additional Benefits

<table>
<thead>
<tr>
<th>Yearly Longevity Increment</th>
<th>% of Pay Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 years</td>
<td>1.50 %</td>
</tr>
<tr>
<td>10 years</td>
<td>3.50 %</td>
</tr>
<tr>
<td>15 years</td>
<td>5.50 %</td>
</tr>
<tr>
<td>20 years</td>
<td>7.50 %</td>
</tr>
<tr>
<td>25 years</td>
<td>9.00 %</td>
</tr>
<tr>
<td>30 years</td>
<td>10.50 %</td>
</tr>
<tr>
<td>35 years</td>
<td>12.00 %</td>
</tr>
</tbody>
</table>

### General Description

Dependent Partial Tuition Waivers apply to employees who are employed at leave ¾ time (.75 FTE). Applies to one dependent at a time. NEW! Employees now have the ability to apply for the Dependent Waiver online! Waiver Instructions [http://www.montana.edu/wwwfa/dptw.html](http://www.montana.edu/wwwfa/dptw.html). Dependent Waiver FAQ’s: [http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf](http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf).
**Intramurals/Recreation**  
Offers reduced rates on passes for MSU employees and their families.

**Marga Hosaeus Fitness Center**  
MSU offers a wide range of fitness opportunities such as a swimming pool, free weights, machine weights, cardio, and fitness classes, all at a discounted price for staff.

**Extended University**  
Offers a variety of Workforce and Professional Development courses on a variety of subjects including Microsoft Office, web and graphic design, and QuickBooks. Classes are offered at a nominal fee, and may be covered by departments if directly related to specific jobs.

**Wellness**  
**Wellness** – MUS Wellness Program offers numerous wellness services to adult plan members covered under the MUS insurance plan. Opportunities through Wellness to help you stay healthy and pursue an active, high quality lifestyle include:

- **Wellchecks**: Two (2) FREE and low-cost preventive health screenings (lab work, biometrics and flu shots).
- **Lifestyle education** including webinars, workshops, and online resources.
- **Ask-an-Expert**: Lifestyle education including FREE consults with a Dietitian and/or Exercise Specialist.
- **Monthly nutrition and fitness challenges with opportunities to win prizes through our Montana Moves/Montana Meals programs.**
- **Disease Management services and coaching provided through Take Control**, to help manage chronic disease or risk conditions such as high blood pressure, high cholesterol, diabetes, tobacco cessation, etc.
  
- [www.wellness.mus.edu](http://www.wellness.mus.edu)

**Dual Career Assistance**  
MSU recognizes that, in order to recruit excellent faculty or staff, it is increasingly important to consider the employment needs of the spouse or partner. The University has established a Dual Career Assistance Program through the office of Human Resources. This program is designed to aid the spouses or partners of newly recruited or recently hired faculty and staff to identify potential employment opportunities in the Gallatin Valley or at MSU. Spouses or partners of newly recruited or recently hired full-time faculty and staff must request this assistance. Assistance does not guarantee or promise employment.

**Contact Information**  
Stephanie Pressly– Interim HR Director  
[stephanie.pressly@montana.edu](mailto:stephanie.pressly@montana.edu) or 406-994-4310

---

**Renne Library**  
Resources include access to books, magazine and journal subscriptions, and audio-visual materials. The library also boasts an extensive Special Collections Department and Government Information Area.

**Cultural Opportunities**  
Be part of an exciting academic and research community. A variety of exhibits, lectures, sporting events, concerts and plays are held on campus for enjoyment and education.

**MSU Bookstore**  
Find a wide variety of MSU apparel and discounts for computers/electronics for staff only.

**Need a Break?**  
Check out the Bobcat Grill, SRO Coffee, Brewed Awakening, Avogadro’s Number, Sweet Shop, Freshens, and the Union Market.

**Post Office**  
Provides incoming/outgoing mail services—don’t wait in long lines at the Post Office again!

**Transportation**  
The Streamline offers free transportation from MSU campus to many places around the community. There are designated stopping points along each of the different routes.

**Parking Passes**  
Parking Passes are available for purchase at the MSU Police Station. Parking passes, if purchased through payroll deduction, are pre-taxed.
This summary is only intended to provide an overview of Montana State University’s benefit plans. Please be aware that, while this summary has been carefully prepared, the actual provisions of each formal legal plan, policy, or contract govern entitlement to benefits, benefit levels, and all matters. Also, benefit plans are subject to change, termination, or replacement by the University System at any time and from time to time at its discretion, and neither this guide nor plan participation constitutes a guarantee of employment.