MONTANA STATE UNIVERSITY

BENEFITS OVERVIEW 2026-2027

Choices Benefits

Download the full Choices Workbook at https://www.choices.mus.edu/

Medical Insurance - BlueCross BlueShield of Montana

Choices offers a Medical Plan for Employees and their eligible dependents.

Managed Care (In-Network) Deductible

- Single = $1,250 Family = $3,125
- Coinsurance (75% Insurance/ 25% Patient)

Maximum Out-of-Pocket (In-Network)

- Single = $5,600 Family = $14,000

Additional information

- Primary Care Physician Visit – $30 Co-Pay
- Specialty Provider Visit – $50 Co-Pay
- Out-of-Network additional charges apply; please see the MUS Choices webpage

Vision Hardware Insurance (Optional)

- Up to $300 per plan year for glasses and frames
- Or up to $200 per plan year for contacts
- Eye Exams, whether preventative or medical, are covered under the Medical benefit plan. Insurance premiums for Vision Hardware are pre-tax.

Dental Insurance - Delta Dental

Basic Plan – Preventative Coverage Only

Covered Preventative & Diagnostic Services (2x per Benefit Year):

- Initial and periodic oral exam
- Cleaning
- Complete series of X-Rays
- Maximum Annual Benefit per Insured: $750.00

Select Plan – Preventative and Enhanced Coverage

Covered Preventative & Diagnostic Services (2x per Benefit Year):

- Initial and period oral exam
- Cleaning
- Complete series of X-Rays
- Orthodontic Benefit: $1,500.00 lifetime benefit per insured
- Maximum Annual Benefit per Insured: $2,000.00 plus Preventative and Diagnostic Services.

Covered Basic Restorative Series Select Plan Only:

- Amalgam Filling
- Endodontic Treatment
- Oral Surgery
- Periodontics Treatment

Covered Major Dental Services Select Plan Only:

- Crown
- Root Canal
- Occlusal Guards
- Removal of Impacted Teeth
- Complete Dentures
- Dental Implant

Retirement Plan

Participation in one of the MUS retirement plans is mandatory, if eligible and dependent on employment type.

Retirement Plan Options:

- PERS with MPERA (State Pension)
- MUSRP with TIAA
- TRS (for pervious members if eligible only)

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 MSU Benefits team.

BASIC LIFE / ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE AND LONG-TERM DISABILITY (Employer Provided)

Life insurance pays benefits to beneficiary or beneficiaries in the event of death from most causes while coverage is in effect.

Accidental 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.

Navitus Health Solutions Prescription Plan

Our Prescription Benefits is provided by Navitus Health Solutions. Please see the MUS Choices webpage for specific Rx coverage and co-pay amounts.

Additional Benefits Information

REQUIRED DETAILS

- MSU is committed to providing a comprehensive benefit package to our benefits-eligible employees.
- For the benefit year, the monthly employer contribution is $1107.00 towards the health care benefits for each eligible employee.
- If an employee waives the health care insurance benefits, the employee will not receive the state contribution.
- Medical, Dental, Basic Life/AD&D, Long-Term Disability Benefits – Insurance premiums for health, dental, life, LTD are pre-tax.
- Eligible Employees – those who are half-time (0.5 FTE) or greater for six months or more of employment in an eligible job category.
- Qualifying Events – Choices elections remain in effect for the entire plan benefit period following enrollment, unless you have a change in status or a Qualifying Event such as: marriage, birth/adoption, loss/gain of eligibility to outside coverage, divorce, or death.
- Benefits are effective on the date of hire or eligibility
- Children may be covered to age 26 under Medical, Dental, & other policies.
- Payroll deductions - taxes, medical benefits, retirement, etc. will be split across the bi-weekly paychecks.
- Employees have the option to waive coverage with the Montana University System Employee Choices Benefits Plan.
- The employee will still have to participate in the mandatory retirement plan if medical is waived.

EXTRA PERKS OF THE UNIVERSITY

- Annual and Sick Leave
- Paid Holidays
- Professional Development
- Staff and Dependant Tuition Waivers
- Longevity Pay in 5 Year Increments
- Wellness Programs
- Employee Assistance Program
- Membership availabilty at our Student Wellness Center

Do You Have Questions? Contact us:

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OPTIONAL BENEFITS

Flexible Spending Accounts - TASC

Health Care Flexible Spending Account

- Allows for contributions to be set aside for eligible medical expenses not covered by insurance.

Dependent Care Flexible Spending Account

- Allows for contributions to be set aside for care provided for child(ren) under age 14 or other dependents unable to care for themselves, and necessary for you to remain gainfully employed.

Flexible Spending Accounts provide a tax advantage as the premiums are deducted pre-tax.

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 more information please contact the MSU Benefits team.

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

SUPPLEMENTAL LIFE INSURANCE / SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

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