



Benefit Year 2025 - 2026

July 1, 2025 – June 30, 2026

BENEFITS OVERVIEW

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

REQUIRED BENEFITS

Medical, Dental, Basic Life/AD&D, Long-Term Disability Benefits
– Insurance premiums for health, dental, life, LTD are pre-tax.

- For the 2025 – 2026 benefit year, the monthly employer contribution is \$1080.00 towards 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 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
- Note: MSU employees are paid every other Wednesday for hours worked in the previous 2 weeks. Payroll deductions (taxes, medical benefits, retirement, etc.) will be split across the bi-weekly paychecks.

Please enroll online at: <http://choices.mus.edu> within 30 days of hire, otherwise you will default to Employee coverage only.

MEDICAL INSURANCE – BlueCross BlueShield of Montana



1-800-820-1674 or 1-406-447-8747
<http://www.bcbsmt.com>

Managed Care (In-Network) Deductible
Single = \$1000 Family = \$2,500

Coinsurance (75% Insurance/ 25% Patient)

Maximum Out-of-Pocket (In-Network):
Single = \$4,500 Family = \$11,250

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

PRESCRIPTIONS – Navitus Health Solutions Prescription Plan



1-866-333-2757
<https://www.navitus.com/>

Our Prescription Benefits is provided by Navitus Health Solutions. Please visit here: <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 – Delta Dental



1-866-579-5717
<https://www.deltadentalins.com/mus/>

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

Covered Basic Restorative Series:

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

Covered Major Dental Services

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

Orthodontic Benefit: \$1,500.00 lifetime benefit per insured

Maximum Annual Benefit per Insured: \$2,000.00 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 / ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE AND LONG-TERM DISABILITY (Employer Provided)



1-800-759-8702
www.standard.com/mybenefits/mus/

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.

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: 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



1-800-820-1674 or 1-406-447-8747
<http://www.bcbsmt.com>

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

Eye Exams, whether preventative or medical, are covered under the Medical benefit plan. Insurance premiums for Vision Hardware are pre-tax.

Please see the MUS Choices webpage for specific amounts coverage for services.

FLEXIBLE SPENDING ACCOUNT

HealthEquity

WageWorks

www.wageworks.com
1-877-924-3967

Health Care Flexible 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 Flexible Spending Account – Pays 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.

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

SUPPLEMENTAL LIFE INSURANCE / SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE



1-800-759-8702
www.standard.com/mybenefits/mus/

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 RESOURCES CONTACT INFORMATION

At any time, please contact your Human Resources Team for more information regarding benefits, pay, or recruitment.

Human Resources Main Office

- 406-994-3651
- msuhumanresources@montana.edu

Benefits

- msubenefits@montana.edu

Payroll

- msupayroll@montana.edu

Human Resources Service Center

- hrrservicecenter@montana.edu

Compensation and Classification

- comp-classification@montana.edu



MONTANA STATE
BOBCATS

ADDITIONAL BENEFITS	WHEN YOU ARE ELIGIBLE	GENERAL DESCRIPTION
Annual & Sick Leave	Accrual of leave begins on your first day of employment	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.
Paid Holidays	First day of employment	Ten observed holidays plus one floating holiday per year
Professional Development	First day of employment	A new centralized Professional Development & 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 skillsets 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.
Dependent Partial Tuition Waiver	After four (4) months of continuous employment at a 0.75 FTE or greater	The tuition waiver benefit for dependents shall be 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 least $\frac{3}{4}$ (0.75) FTE for the entirety of the semester in which the waiver is used. Up to two (2) dependents can utilize the waiver per semester. Employees have the ability to apply for the Dependent Waiver online if dependent is attending MSU. Waiver Instruction: http://www.montana.edu/wwwfa/dptw.html Waiver FAQ's: http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf Contact the Office of Financial Aid at 406-994-8245 or finaid@montana.edu with questions.
Faculty/Staff Tuition Waiver	Please see policy	Employee tuition may be waived, with the approval of the Supervisor AND the Director/Dean for permanent University System employees who are employed at least $\frac{3}{4}$ (0.75) FTE during the entire semester. Employees who utilize the tuition waiver may also utilize one (1) Dependent Waiver during the same academic semester. Staff Tuition Waivers are granted for the first six (6) credits of residential tuition only. Note: Student, Temporary, Seasonal, or Fixed Term employees are not eligible to receive a tuition waiver.
Benefits Calculator	Available to everyone	Provides an estimate only of the value of the total benefit package for the position for which you applied. http://www.montana.edu/hr/benicalc.html

ADDITIONAL BENEFITS	GENERAL DESCRIPTION			
Longevity Pay	Classified employees receive a longevity increment added to their base pay for every five (5) years of uninterrupted employment.			
	Longevity Increment	% Of Pay Increase	Longevity Increment	% Of Pay Increase
	5 Years	1.50 %	40 Years	13.50 %
	10 Years	3.50 %	45 Years	15.00 %
	15 Years	5.50 %	50 Years	16.50 %
	20 Years	7.50 %	55 Years	18.00 %
	25 Years	9.00 %	60 Years	19.50 %
	30 Years	10.50 %	65 Years	21.00 %
	35 Years	12.00 %		

LIFE/WORK INTEGRATION	GENERAL DESCRIPTION
Intramurals/ Recreation	Offers reduced rates on passes for MSU employee and their families
MSU Fitness Center	MSU offers a wide range of fitness opportunities such as free weights, machine weights, cardio, and fitness classes, all at a discounted price for staff.
ATO	Academic Technology & Outreach (ATO) offers a variety of continuing education, professional development, and lifelong learning courses and programs on a variety of subjects. In addition, ATO can work with your office or organization to offer non-credit seminars, workshops, and training.
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 • www.wellness.mus.edu
Employee Assistance Program	Our EAP provides a wide range of work-life balance services to help all employees during various circumstances. To use your EAP services, contact 1-888-993-7650 or go to www.deeroakseap.com and enter “MUS” for the login and password.

AROUND CAMPUS	GENERAL DESCRIPTION
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.
Post Office	Provides USPS incoming/outgoing mail service, intra-campus mail pick-up/delivery, bulk mail, and passport services. In addition, postal services are available to faculty, staff, students, and the general public through our post office customer service window.
Transportation	The Streamline offers free transportation from MSU campus to many places around the community. MSU Strand Union Building is a transfer point for Streamline. https://streamlinebus.com/
Parking Passes	Parking options including parking passes, and hourly parking are available. Check out the parking services website for parking details on campus. http://www.montana.edu/parking/

HELPFUL CAMPUS LINKS

Additional Faculty and Staff Information

<https://www.montana.edu/facultystaff/>

Campus Map

<https://www.montana.edu/campusmap/#1/>

CatCard

<https://www.montana.edu/catcard/>

Computer Issues -- UIT

<https://www.montana.edu/uit/>

Diversity and Inclusion

<https://www.montana.edu/diversity/>

Human Resources

<https://www.montana.edu/hr/index.html>

MSU Integrated Marketing Downloads

<https://www.montana.edu/creativeservices/downloads.html>

MSU Police

<https://www.montana.edu/police/>

Office of Institutional Equity (OIE)

<https://www.montana.edu/equity/>

Parking Services

<https://www.montana.edu/parking/index.html>

Safety and Risk Management

<http://www.montana.edu/wwwsrn/>

State of MT – Standard of Conduct for State Employees

<https://hr.mt.gov/docs/newdocs/guidesandforms/standardsofconductguide.pdf>

University Communications

<https://www.montana.edu/communications/>

Voice Center

<https://www.montana.edu/voice/>

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, benefits 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.

COMMUNITY LINKS

Chamber of Commerce

<https://bozemanchamber.com/>

Bozeman School District

<https://www.bsd7.org/>

Recreation

Ski Areas

<https://www.moonlightbasin.com/>

<https://bridgerbowl.com/>

<https://bigskyresort.com/>

Hiking and Biking Trails

<https://outsidebozeman.com/>

<https://gvlt.org/>

<https://www.alltrails.com/us/montana/bozeman/walking>

Ellen Theatre

<https://www.theellentheatre.com/>

Emerson Center for the Arts and Culture

<https://www.theemerson.org/>

Farmers Markets

<https://gallatinvalleyfarmersmarket.com/>

<https://bozemanfarmersmarket.org/>

Hot Springs

<https://bozemanhotsprings.co/>

<https://www.norrishotsprings.com/>

<https://www.chicohotsprings.com/>

Local Parks

<https://www.bozeman.net/departments/parks-and-recreation/parks>

Museums

<https://montanasciencecenter.org/>

<https://bozemanartmuseum.org/>

<https://museumoftherockies.org/>

Shakespeare in the Park

<https://shakespeareintheparks.org/>

Sports

https://msubobcats.com/splash.aspx?id=splash_428

<https://www.bozemanbaseball.com/>

Virginal City and Nevada City

<https://virginiacitymt.com/>

Yellowstone National Park

<https://www.nps.gov/yell/index.htm>