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 2020—2021 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: 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 for benefits within 30 days of hire, otherwise you will default to Employee coverage only.

****

www.bcbsmt.com

Managed Care (In-Network) Deductible

Single = $750 Family = $1,500

Coinsurance (75% Insurance / 25% Patient)

Maximum out of Pocket in Network is:

Single = $4,000 Family = $8,000

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 Drug Plan

Our Prescription Benefit 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

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

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
- Endodontic treatment
- Oral Surgery
- Periodontics treatment

Covered Major Dental Services

- Crown
- Covers the Removal of impacted teeth
- Root Canal
- Complete lower and upper dentures
- Occlusal guards
- Dental implant

Orthodontic Benefit: $1,500 lifetime benefit per individual

Maximum Annual Benefit per Insured: $2,000 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)

Insurance, Retirement, Investments and Advice.

http://www.standard.com/

Life insurance pays benefits to beneficiary or beneficiaries in 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 that may be available.

****

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

https://www.wageworks.com/

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

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.

****

****

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 Main Office—406-994-3651 or msuhumanresources@montana.edu.

HR Service Center: hrservicecenter@montana.edu

Recruitment: Recruitment@montana.edu

Compensation: Comp-Classification@montana.edu

Benefits: msubenefits@montana.edu

Payroll/Benefits Teams: http://www.montana.edu/hr/Department%20Listing_Updated%20May%202020.xlsx

****

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	10 per year in odd-numbered years, 11 in even-numbered years.
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 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.
Dependent Partial Tuition Waiver	FTE at least 0.75 and at least five (5) years of continuous service	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. Employees have the ability to apply for the Dependent Waiver online. Waiver Instructions http://www.montana.edu/wwwfa/dptw.html. Dependent Waiver FAQ's: http://www.montana.edu/wwwfa/forms/FAQs_dptw.pdf.
Faculty/Staff Tuition Waiver	Please see Policy	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. ***Note: Student, Temporary, Seasonal, or Fixed Term employees are not eligible to receive a tuition waiver.*** Tuition Waiver Form: http://www.montana.edu/hr/Tuition%20Waiver/Fac-Staff%20Tuition%20Waiv_3-11.pdf
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.

Yearly Longevity Increment	% of Pay Increase	Yearly 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 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**
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** **Steffi Bogison,** HR Service Center Manager 406-994-4103 or stephanie.bogison@montana.edu

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.
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 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/

Additional Campus Links

CatCard

http://www.montana.edu/catcard/

Human Resources

www.montana.edu/hr/

Computer Issues—UIT

http://www.montana.edu/uit/

MSU Police

www.montana.edu/police/

Parking Services

http://www.montana.edu/parking/

Office of Institutional Equity (OIE)

http://www.montana.edu/equity/

Diversity and Inclusion

http://www.montana.edu/diversity/

Voice Center

http://www.montana.edu/oha/voice/

Campus Map

http://www.montana.edu/parking/map.pdf

Safety and Risk Management Information

www.montana.edu/wwwsrm

State of MT—Standard of Conduct for State Employees

https://hr.mt.gov/Portals/78/newdocs/guidesandforms/standardsofconductguide.pdf

University Communications

http://www.montana.edu/communications/index.html

MSU Integrated Marketing Downloads

http://www.montana.edu/creativeservices/downloads.html

Other Resources for Faculty and Staff

www.montana.edu/facultystaff/

MONTANA STATE
BOBCATS

Community Links

Chamber of Commerce

http://www.bozemanchamber.com/

School K-12

http://www.schoolsk-12.com/Montana/Bozeman/

Recreation

Ski Areas
http://www.moonlightbasin.com/
http://www.bridgerbowl.com/
http://www.bigskyresort.com/

Hiking and Biking Trails
http://www.outsidebozeman.com/places/trails
https://gvlt.org/trails/trail-map/
https://www.alltrails.com/us/montana/bozeman/walking

Ellen Theatre
http://theellentheatre.com

Farmers Market
http://bogertfarmersmarket.org/
http://www.gallatinvalleyfarmersmarket.com/

Virginia City and Nevada City
http://virginiacitymt.com/

Yellowstone National Park
http://www.nps.gov/yell/index.htm

Hot Springs
http://www.bozemanhotsprings.co
http://www.chicohotsprings.com/
http://norrishotsprings.com/

Sports
http://www.msubobcats.com/index.aspx
http://www.bozemanbaseball.com/
http://montanaprorodeo.com/

Museums
http://www.cmbozeman.org/
https://www.museumoftherockies.org/

Shakespeare in the Parks
http://shakespeareintheparks.org/

The Emerson- Center for the Arts and Culture
http://theemerson.org/

Local Parks
http://www.bozeman.net/government/parks
http://www.ci.belgrade.mt.us/parks/

Leisure
http://www.bozemannet.com/

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.