



MONTANA UNIVERSITY SYSTEM
OFFICE OF THE COMMISSIONER OF HIGHER EDUCATION
Benefits Department

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April 7, 2025

Montana University System Benefit Plan Employee Members
IMPORTANT: 2025 Annual Enrollment Benefit Plan and Premium Changes

The Montana University System **Choices** Benefit Plan (MUS Plan) is your self-insured employer sponsored plan covering over 16,000 MUS employees, retirees, COBRA enrollees and family members. The MUS Plan, funded by a combination of contributions as determined by the Montana Legislature and Plan member premiums, is responsible for providing health care coverage for you and your family members in accordance with state and federal laws.

During 2024, the MUS Plan saw a significant increase in health care costs and utilization. These increases are driving necessary benefit changes and premium increases. Beginning July 1, 2025, the MUS Plan will implement medical and basic life/AD&D benefit adjustments and premium increases. For FY2026, an additional \$26/month will be added to the State employer contribution (currently \$1,054/month, increasing to \$1,080/month). Additionally, there will be increases to the diagnostic and preventive dental fee schedule amounts.

Employee medical premium changes are as follows:

	Premium through June 30, 2025	Premium as of July 1, 2025
Employee/Survivor Only	\$748/month	\$756/month
Employee & Spouse	\$1,075/month	\$1,302/month
Employee/Survivor & Child(ren)	\$994/month	\$1,101/month
Employee & Family	\$1,327/month	\$1,547/month

Employee **Basic** and **Select Plan** dental premium changes are as follows:

	Premium through June 30, 2025	Premium as of July 1, 2025
Basic Plan		
Employee/Survivor Only	\$18/month	\$20/month
Employee & Spouse	\$34/month	\$39/month
Employee/Survivor & Child(ren)	\$34/month	\$39/month
Employee & Family	\$49/month	\$55/month
Select Plan		
Employee/Survivor Only	\$43/month	\$48/month
Employee & Spouse	\$82/month	\$93/month
Employee/Survivor & Child(ren)	\$82/month	\$93/month
Employee & Family	\$116/month	\$132/month

Employee basic life/AD&D premium changes are as follows:

	Premium through June 30, 2025	Premium as of July 1, 2025
Basic Life/AD&D	Option 1 - \$1.28/month	Option 1 - \$2.10/month
	Option 2 - \$2.56/month	Option 2 - \$4.20/month
	Option 3 - \$4.08/month	

2025 Annual Enrollment Benefit Plan and Premium Changes (cont.)

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Employee medical and basic life/AD&D benefit changes are as follows:

Benefit Description	Benefit through June 30, 2025	Benefit as of July 1, 2025
Deductible		
Increase In-Network Deductible	\$750 (individual) / \$1,500 (family)	\$1,000 (individual) / \$2,500 (family)
Increase Out-of-Network Deductible	\$750 (individual) / \$1,750 (family)	\$1,000 (individual) / \$2,750 (family)
Out-of-Pocket (OOP) Maximums		
Increase In-Network OOP	\$4,000 (individual) / \$8,000 (family)	\$4,500 (individual) / \$11,250 (family)
Increase Out-of-Network OOP	\$6,000 (individual) / \$12,000 (family)	\$6,750 (individual) / \$16,875 (family)
Additional Benefit Enhancements		
Federally Qualified Health Center (FQHC) Visit	N/A	\$10 copay/visit (no deductible/coinsurance)
MDLIVE Virtual Visit (telemedicine)	N/A	\$10 copay/visit (no deductible/coinsurance)
Basic Life/AD&D options (current Options 1 & 2 will change to the new Option 1) (current Option 3 will change to the new Option 2)	Option 1 – \$15,000 Option 2 – \$30,000 Option 3 – \$48,000	Option 1 – \$25,000 Option 2 – \$50,000

The 2025-2026 MUS **Choices** Annual Enrollment period will be from **April 24 – May 15, 2025**.

The MUS Benefits office will be providing a live, interactive MUS **Choices** Employee Benefit Plan presentation on Tuesday, April 22nd at 10:00 a.m. (MST), which can be accessed online from the MUS **Choices** website at choices.mus.edu. The recorded MUS **Choices** Employee Benefit Plan presentation and the benefits slide presentation will be available on the MUS **Choices** website by April 26th for your convenience.

What do you need to do?

- (1) If you want to make benefit changes to your MUS Plan coverages for the 2025-2026 Plan Year, please make your changes in the MUS online enrollment system, Benefitsolver, by 5:00 p.m. (MST) on **Thursday, May 15, 2025**.
- (2) If you do not want to make any changes to your current MUS Plan coverages, you will **automatically** be re-enrolled in your current benefits, except for a Flexible Spending Account, which **must** be re-elected each Plan year, and the basic life/AD&D coverage options.

If you have questions or need additional information, we encourage you to contact your campus Benefits Representative or the MUS Benefits office at 1-877-501-1722.