BENEFITS OVERVIEW

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

MANDATORY BENEFITS

Medical, Dental, Life and Long Term Disability Benefits—

Insurance premiums for health, dental, life and LTD are pre-tax.

• For the 2015—2016 benefit year, the employer contribution is $887 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 of eligibility for other health insurance coverage, or divorce.

• Insurance Deduction Information – Out-of-pocket costs for insurance premiums on your first check are dependent upon a number of factors. Regarding benefits, if your hire date is the 1st through the 15th of the month, you are charged for that month’s premiums in addition to the current month’s premiums. If your hire date is on or after the 16th, you will not be charged for that month’s premiums. Please see your Benefits Associates for additional information.

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

PRESCRIPTIONS – URx

URx is a prescription drug management program developed by the Montana University System and provided by Med Impact. URx uses the prescription process as a mechanism to manage overall care of a member by focusing on producing better clinical outcomes to ensure members receive the best drug to treat their condition.

Please see Choices Workbook for specific Rx coverage and co-pay amounts:

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DENTAL INSURANCE

(Please see Choices Workbook 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
• 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
• Complete series of x-rays

Covered Basic Restorative Services

• Amalgam filing
• Oral Surgery
• Endodontic treatment
• Periodontics treatment

Covered Major Dental Services

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

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 Choices Workbook

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BASIC LIFE INSURANCE/ACCIDENTAL DEATH & DISMEMBERMENT & LONG TERM DISABILITY

http://www3.standard.com/net/public/Individuals

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.

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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. Please contact the appropriate Benefits Associate for specific information.

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OPTIONAL (VOLUNTARY) BENEFITS

VISION INSURANCE (Hardware Only)

Please see Choices Workbook 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.

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FLEXIBLE SPENDING ACCOUNT

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

www.allegiancelflexadvantage.com

Health Flex Spending Account – Pays for 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

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SUPPLEMENTAL LIFE INSURANCE AND SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

(separate policies)

https://www.standard.com/

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

For more detailed information please see Choices Workbook.

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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 indicated below for more information regarding benefits, pay or recruitment. Human Resources Service Center—406-994-3651.

Team M

Benefits – Lauren Hill 406-994-5661
lauren.hill@montana.edu

Payroll – Susan Frey 406-994-5605
susan.frey1@montana.edu

Team S

Benefits – Amy Thomas 406-994-6947
amy.thomas6@montana.edu

Payroll – Tara Gunsch 406-994-5530
tgunsch@montana.edu

Team U

Benefits – Lauren Buxbaum 406-994-7422
lauren.buxbaum@montana.edu

Payroll – Ashley Shaw 406-994-5605
ashley.shaw@montana.edu

Recruitment:

Sharon Stoneberger 406-994-7303
sharon.stoneberger@montana.edu

Kris Wathne 406-994-4823
kristianwathne@montana.edu

Compensation:

Sara King 406-994-4958
sking@montana.edu

Kasia Maison-Franklin 406-994-3739
k.maisonfranklin@montana.edu

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Montana State University

BOBCATS
### Additional Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>General Description</th>
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<tbody>
<tr>
<td><strong>Longevity</strong></td>
<td>Classified employees receive a longevity increment added to their base pay for every five (5) years of uninterrupted employment.</td>
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<table>
<thead>
<tr>
<th>Yearly Longevity Increment</th>
<th>% of Pay Increase</th>
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<tbody>
<tr>
<td>5 years</td>
<td>1.50%</td>
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<tr>
<td>10 years</td>
<td>3.00%</td>
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<tr>
<td>15 years</td>
<td>5.50%</td>
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<tr>
<td>20 years</td>
<td>7.50%</td>
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<tr>
<td>25 years</td>
<td>9.00%</td>
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<tr>
<td>30 years</td>
<td>10.50%</td>
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<tr>
<td>35 years</td>
<td>12.00%</td>
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Wellness

Marga Hosaeus Fitness Center
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. MSU is a community placement liaison, involving both positions for accompanying academic partners as well as partners seeking employment off campus. 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**

Sarah Rushing, Ph.D.—Co-Director of Advance
srushing@montana.edu 406-994-5165

Tricia Wimbish, Talent Acquisition & Management Manager
tricia.wimbish@montana.edu 406-994-5527

Around Campus

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.
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<tr>
<th>Community Links</th>
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<tr>
<td><strong>Chamber of Commerce</strong></td>
<td><strong>Recreation</strong></td>
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<td><strong>Health Care</strong></td>
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<tr>
<td>Bozeman Deaconess Hospital</td>
<td>Hiking and Biking Trails</td>
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<td>Urgent Care</td>
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<td>Bridger Care</td>
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<td><strong>School K-12</strong></td>
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<td><strong>Ski Areas</strong></td>
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<td></td>
<td>Shakespeare in the Parks</td>
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<td><a href="http://shakespeareintheparks.org/">http://shakespeareintheparks.org/</a></td>
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<tr>
<td></td>
<td>Ellen Theatre</td>
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<td></td>
<td>Farmers Market</td>
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<td></td>
<td>Virginia City and Nevada City</td>
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<tr>
<td><strong>Riding and Biking Trails</strong></td>
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<td></td>
<td>Yellowstone National Park</td>
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<td><a href="http://www.fairmontmontana.com/Home">http://www.fairmontmontana.com/Home</a></td>
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<td>Sports</td>
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<td><a href="http://www.bozemanbaseball.com/amerlegion/Bozeman_Bucks.htm">http://www.bozemanbaseball.com/amerlegion/Bozeman_Bucks.htm</a></td>
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<td>Museums</td>
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<td>Local Parks</td>
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<td><a href="http://www.ci.belgrade.mt.us/parks/">http://www.ci.belgrade.mt.us/parks/</a></td>
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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.