

**Summary of Benefits for Helena College University of Montana**

**STAFF**

<b><u>LEAVE OPTIONS</u></b>		<b><u>WHEN ELIGIBLE</u></b>	<b><u>DETAILS</u></b>
<b>HOLIDAYS</b>	MUS	Upon employment	New Year's Day, Martin Luther King, Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, State General Election Day, Veterans Day, Thanksgiving Day & the day after Thanksgiving (Columbus Day exchange) & Christmas Day. The Board of Regents may exchange certain work days for the same number of legal holidays.
<b>ANNUAL LEAVE</b>	MUS	Accrues upon employment. Available for use after six months. Employees earn vacation leave based on the number of hours worked in a pay period.	Accrual rate depends on the number of years of service. Starting at 10 hours per month or 4.62 per 80 hours, pro-rated for less than full-time. One day - 10 yrs: earns 15 days per year 10 yrs - 15 yrs: earns 18 days 15 yrs - 20 yrs: earns 21 days 20 yrs on: earns 24 days
<b>SICK LEAVE</b>	MUS	Accrues upon employment. Available for use after 90 days. Employee earns sick leave based on the number of hours worked in a pay period.	Full time employee accrues 8 hours of sick leave per month, or 3.69 for 80 hrs worked, or pro-rated according to the number of hours worked if less than full-time. Sick leave may be used for personal or family illness and medical or dental appointments. May also be used as bereavement leave.
<b>JUROR &amp; WITNESS LEAVE</b>	MUS	Upon employment	Leave with pay for jury duty or other required appearance before a court, legislative committee, or other public body. Employee's payment from the court for duty (not travel) is transferred to the Helena College or the employee may elect to take annual leave.
<b>MILITARY LEAVE</b>	MUS	Member of US military force who has been employed for six continuous months.	Eligible employees are entitled to leave of absence with pay for a period of time not to exceed fifteen (15) working days in a calendar year for attending regular encampments or active duty training programs. Military leave may not be taken for regular scheduled drills.
<b>STAFF PROFESSIONAL DEVELOPMENT LEAVE</b>	MUS	Must have served a minimum of five (5) consecutive years of full-time service or its equivalent.	Provides employees an opportunity to engage in educational or professional development activities consistent with the interestes of the College and/or are related to the employee's position and essential competencies.

<b>INSURANCE BENEFITS</b>			
	<b>WHEN ELIGIBLE</b>	<b>DETAILS</b>	
<b>HEALTH INSURANCE SELF FUNDED PLAN</b> <i>(Required for employee)</i>  <b>Major Medical plan and Managed Care Options</b>	Cost is shared. Employee's share is pre-tax and based on choices selected. The College's contribution is legislated by the State of Montana.	FTE of .5 or greater for 6 months or longer. If eligible, benefits coverage begins on 1st day of employment; or as mandated by the Affordable Care Act.  <i>Election of coverage must be made within 30 days of employment or during annual benefit change.</i>	Self-funded medical coverage for employee, spouse and children. Choice of 3 managed care plans (\$750 in-network deductible) administered by Allegiance, Blue Cross/Blue Shield and Pacific Source. Coinsurance is 75/25 but 65/35 out of network. Stop loss ranging from \$4,000 to \$8,000 for in-network and separate \$6,000 to \$12,000 out-of-network depending on plan, services and providers. In-pharmacy URx program for 30-day supply: No deductible—varying flat dollar co-pays per drug tier. Mail order Rx program available for 90-day supply: flat dollar co-pay amount varies per drug tier. Out of pocket maximums \$2,150 individual, \$4,300 family per year not including Tier D or F costs.
<b>DENTAL INSURANCE</b> <i>(Required for employee)</i>			Choice of self-funded dental plans: Select Plan pays scheduled amount for wide range of dental procedures with \$1,500 annual maximum. Basic Plan limited to scheduled amount for 2 times per year preventive maintenance with \$750 annual maximum. Administered by Delta Dental Insurance Company.
<b>BASIC LIFE INSURANCE/AD&amp;D</b> <i>(Required for employee)</i>			Choice of Basic Life plans: \$15,000 or \$30,000 and \$48,000. Includes Accidental Death and Dismemberment. Provided by The Standard Insurance Company.
<b>LONG TERM DISABILITY</b> <i>(Required for employee)</i>			Choice of LTD plans: 60% of pay/6 month wait; 66-2/3% of pay/6 month wait; or 66 2/3% of pay/4 month wait. Provided by The Standard Insurance Company.
<b>RETIREMENT PLAN</b>	Employee contributes 7.9%. Employer contribution is 8.37%.	<b>Mandatory</b> participation when employment is at least 960 hours per fiscal year, otherwise coverage is optional. Employee is vested after five years of service. Employer contribution funds future retirements.	Public Employees Retirement System (PERS). Eligible for retirement benefit at age 70 with any number of years' service, or age 65 with 5 years of service. Retirement is based upon salary and years of service. Reduced benefit for early retirement after age 55 with 5 years of service. Death benefits for beneficiary. Federal income taxes on contributions are deferred until retirement or withdrawal. This is the default plan for new employees until they are deemed eligible to elect one of the other retirement options described below.
<b>RETIREMENT PLAN OPTIONS</b>	Employee contributes 7.9%. Employer contribution varies by plan.	New employees hired on or after July 1, 2002 as determined by PERS. If eligible, irrevocable election is made during first year of employment.	<u>If eligible, optional choice of:</u> 1) Stay in PERS defined benefit plan (as described above), or 2) PERS Defined Contribution plan or 3) TIAA-CREF Defined Contribution plan. Eligible employee has one year from date of hire to make decision. PERS DC plan has 5 year vesting requirement. TIAA-CREF DC plan has immediate vesting.

<b>Required Taxes/Deductions - Federal Tax (OFW) and State Tax (OSW)</b>			
	<b>When Eligible</b>		<b>DETAILS</b>
Federal Tax (OFW)	Tax Table	Upon employment	Amount deducted depends on income and deductions reported on W-4.
State Tax (OSW)	Tax Table	Upon employment	Amount deducted depends on income and deductions reported on W-4.
Social Security – OASDI Medicare	Tax Table	Upon employment	Pays benefits upon retirement, disability, or death if eligibility requirements are met. Includes medical coverage under Medicare age 65 or after receiving disability benefits for two years.
<b>OPTIONAL INSURANCE COVERAGE &amp; ADDITIONAL BENEFITS</b>			
<b>OPTIONAL VISION (HARDWARE)</b>	Employee	Within 30 days of employment, if eligible for insurance and at annual benefit change.	Choice of coverage for employee and family for glasses (lenses & frames) and contacts. Eye exam covered under medical plan. Reimbursement plan through Blue Cross/Blue Shield of Montana. No network.
<b>SUPPLEMENTAL LIFE</b>	Employee	Within 30 days of employment, if eligible for insurance and at annual benefit change.	Choice of coverage: \$25,000 to \$300,000 for employee with or without AD&D. Cost based on age. Larger amounts can be applied for by individual proof of good health. Spouse limited to 50% of employee amount with maximum of \$50,000. Provided by The Standard Insurance Company.
<b>Optional Long Term Care</b>	Employee	Within 31 days of employment. After 31 days, must submit evidence of insurability.	Pays income when employee requires assistance with basic care functions. Cost of insurance based on age and level of long-term care coverage. Provided by UNUM Insurance Company.
<b>Optional Dependent Life Insurance</b>	Employee	Within 30 days of employment, if eligible for insurance and at annual benefit change.	Choice of coverage: \$25,000 - \$50,000 for spouse. Larger amounts can be applied for by individual proof of good health. \$5,000 to \$30,000 for each child. Provided by The Standard Life Insurance Company.
<b>Optional Reimbursement Accounts Medical/Day Care, Adoption Assistance</b>	Employee	Within 30 days of employment, if eligible for insurance, and at annual benefit change.	Can contribute from \$120 to \$2,550 per year for reimbursement of non-reimbursed medical, dental and other IRS approved expenses. Day Care contributions allowed up to \$5,000 per year. Adoption Assistance is \$120 to \$12,970 lifetime maximum. Flex deductions are not subject to federal or state income taxes or Social Security tax.
<b>Voluntary Tax Sheltered Annuity</b>	Employee	Upon employment	Employee may participate in a voluntary tax deferred or tax sheltered annuity retirement plan up to the maximum limit allowed by the Internal Revenue Code. Funds are withheld from the paycheck before federal and state taxes are computed thus deferring taxation until retirement or receipt of the funds. Invest with MetLife, VALIC, TIAA-CREF or VOYA. 403(b)
<b>Deferred Compensation</b>	Employee	Upon employment	EMPOWER Retirement administers the plan. Employee may tax defer voluntary retirement contributions up to maximum allowed by IRS code. 457(b)
<b>Family Education Savings Program</b>	Employee	Upon employment	MT Family Education Savings Program. Employee may have \$50 or more deducted from each pay check & deposited into an account for any college bound person. Contributions are tax deductible in accordance with IRS limits. Maximum \$3,000 per year.

<b>Outpatient Mental Health Counseling</b>	Employee and covered dependent	Upon employment	No matter what Insurance coverage you elect, you may have the 1 <sup>st</sup> four visits FREE with an in-network counselor. Website: <a href="http://choices.mus.edu/">http://choices.mus.edu/</a>
<b>State Clinic</b>	Employee and covered dependent	Upon employment	The State Health Clinic is now available for employees of the MUS in Helena who are covered by our benefit plans! This is a great opportunity for employees and their dependents to utilize the clinic at ZERO cost to you (this includes X-Rays, Bloodwork, etc.) To utilize the clinic you need to create an online login at <a href="http://www.carehere.com">www.carehere.com</a> .
<b><u>ADDITIONAL BENEFITS</u></b>		<b><u>WHEN ELIGIBLE</u></b>	<b><u>DETAILS</u></b>
<b>Employee Tuition Waiver</b>	MUS	Employee must be permanent, past the probationary period, and working at least three-quarters' time (.75 FTE)	Eligible employees are entitled to a waiver of in-state incidental fees for regular courses of study throughout MUS, subject to supervisor and administrative approval. Under federal law, tuition reductions granted to employees in a graduate status are considered as income & are subject to withholding taxes. Employees who terminate during the academic semester in which they receive a waiver will be required to reimburse for the value of the waiver.
<b>Dependent Partial Tuition Waiver</b>	MUS	Employee must be permanent, and have at least 5 years of continuous employment of at least ¾ time.	Eligible employees are entitled to a waiver of in-state incidental fees for regular courses of study throughout MUS subject to supervisor and administrative approval. Under federal law, tuition reductions granted to employees in a graduate status are considered as income & are subject to withholding taxes. Employees who terminate during the academic semester in which they receive a waiver will be required to reimburse for the value of the waiver.
<b>Wellness Program</b>	Employee	Upon employment, if eligible for Insurance.	The Montana University System (MUS) has an extensive Wellness program that includes: WellCheck prevention health screenings (2x a year in Helena), lifestyle education/support, disease management, webinars, workshops, an online interactive Wellness program, Montana Moves, etc. Website: <a href="http://wellness.mus.edu/">http://wellness.mus.edu/</a>
<b>Longevity</b>	Employee	For every five (5) years of employment an employee receives 1.5% increase added to his/her base pay.	The 10, 15 & 20 year increment is 2%.