

SUMMARY OF BENEFITS FOR STAFF AT THE UNIVERSITY OF MONTANA

Leave Options			
		When Eligible	Details
Annual Leave	University	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
Holidays	University	Upon employment	New Year's Day, Martin Luther King, Jr. Day, Lincoln's & Washington's Birthdays, Memorial Day, Independence Day, Labor Day, Columbus Day, State General Election Day, Veterans Day, Thanksgiving Day, & Christmas Day. The Board of Regents may exchange certain work days for the same number of legal holidays
Sick leave	University	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.
Jury duty leave	University	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 given to the University or the employee may elect to take annual leave.
Military Leave	University	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 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.
Insurance Benefits			
Health Insurance Self funded plan	Cost is shared. Employee's share is pre-tax and based on coverage elected. University contribution is legislated by the State of Montana.	Eligible if employed for six months at half time or greater. Eligible to use on hire date. Employee may waive entire package but employer still contributes as mandated by law. The University plans are self-insured and managed by Third Party Administrators. There are two indemnity plans and several managed care plans. All plans have the same prescription coverage. Election of coverage must be made within 30 days of employment or during annual open enrollment period.	Self-funded medical coverage for employee, spouse and children. Indemnity plans (\$400 or \$600 deductible) administered by Allegiance. Managed Care plans (\$300 deductible) thru Allegiance, Blue Cross, New West and Peak. Coinsurance is 75/25 but 65/35 out of network. Stop loss ranging from \$1,250 to \$2,500 per person depending on plan, services and providers. In-pharmacy Rx program for 30-day supply: \$100 deductible then varying coinsurance percents per drug type with stop loss of \$800. Mail order Rx program available for 90-day supply: flat dollar co-pay amount varies per drug type. Managed by Pharmacare.
Indemnity plans and Managed Care options			Choice of self-funded dental coverage: Premium plan pays scheduled amount for wide range of dental procedures with \$1500 annual max. Basic Plan limited to scheduled amount for 2x/year preventive maintenance and removal of impacted teeth with \$750 annual max. Administered by Delta Dental Insurance Company.
Dental insurance			Choice of Basic Life coverage: \$10,000 or \$20,000 Includes Accidental Death and Dismemberment. Provided by The Standard Insurance Company.
Basic Life Insurance			Choice of LTD coverage: 60% of pay/6 month wait; 66-2/3% of pay/6 month wait; or 662/3% of pay/4 month wait. Provided by The Standard Insurance Company.
Long Term Disability			
Retirement Plan	Employee contribution is 6.9%. Employer contribution is 7.035%.	Mandatory 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 65 with any number of years service, age 60 with 5 years of service, or at any age with 30 years of service. Retirement is based upon salary and years of service. Reduced benefit for early retirement. 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.
Retirement Plan Options	Same as above	New employees hired on or after July 1, 2002 as determined by PERS. If eligible, irrevocable election is made during first year of employment.	If eligible, optional choice of: 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.
Required Taxes/Deductions - Federal Tax (OFW) and State Tax (OSW)			
Federal Tax (OFW)	15-28%	Upon employment	Amount deducted dependant on income and deductions reported on W-4.

State Tax (OSW)	4.4-6.1%	Upon employment	Amount deducted dependant on income and deductions reported on W-4.
Social Security – OASDI Medicare	Shared 1.45% 6.2%	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.
Optional Insurance Coverage & Additional Benefits			
Optional Vision	Employee	Within 30 days of employment, if eligible for insurance and at open enrollment.	Choice of coverage for employee and family. Network Providers -- \$10 co-pay for annual eye exam; other copays for contacts, eyeglass lenses, frames, etc. Provided by EyeMed.
Accidental Death & Dismemberment	Employee	Within 30 days of employment, if eligible for insurance and at open enrollment.	Choice of coverage for employee only or family: \$25,000 to \$300,000 Provided by The Hartford.
Supplemental Life	Employee	Within 30 days of employment, if eligible for insurance and at open enrollment.	Choice of coverage: \$25,000 to \$200,000. Cost based on age. Provided by The Standard Insurance Company.
Optional Long Term Care	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 Provident
Optional Dependent Life Insurance	Employee	Within 30 days of employment, if eligible for insurance and at open enrollment.	Choice of coverage: \$2,500 Spouse/\$1,250 Child(ren) to \$25,000 Spouse/\$5,000 Child(ren). Provided by The Standard Insurance Company.
Optional Reimbursement Accounts Medical/Day Care	Employee	Within 30 days of employment , if eligible for insurance, and at open enrollment.	Can contribute from \$120 to \$6,000 per year for reimbursement of non-reimbursed medical, dental and other IRS approved expenses. Day Care contributions allowed up to \$5,000 per year. Flex deductions are not subject to federal or state income taxes or Social Security tax.
Voluntary Tax Sheltered Annuity	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 T. Rowe Price, MetLife, VALIC, TIAA-CREF or ING/Aetna.
Deferred Compensation	Employee	Upon employment.	Great West Life administers the plan. Employee may tax defer voluntary retirement contributions up to maximum allowed by IRS code.
Family Education Savings Program	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.
Professional Development Program	University	Upon employment, with supervisor's approval	The staff development program consists of management development, professional development (communication, technical & supervisory skills) & family/parenting workshops.
Staff "Sabbaticals"	University	Eligible to apply if FT employee w/ 5 yrs of service	Program allows staff members to grow professionally as they help the UM fulfill its mission. Staff may submit a proposal for leave up to six months.
Employee Tuition Fee Waiver Dependent Partial Tuition Waiver	University	Employee must be permanent, past the probationary period, and working at least three-quarters' time (.75 FTE) For Dependent waiver, 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 at UM, 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 the university for the value of the waiver. See HRS website for Dependent Tuition Waiver information.
Employee Assistance Program	University	Upon employment.	Services include assessment & evaluation of behavioral health problems, information & referral to appropriate community resources/treatment programs, consultation and education for the general promotion of mental health in the work place, and short-term counseling and crises intervention. The program is administered by APS Healthcare, Inc.
Wellness Program	Employee	Upon employment, if eligible for Insurance	Offers a variety of health screenings and informational workshops. Attendance is optional.
Campus Recreation	Employee	Upon employment	Offers a variety of services to campus & the community, including management of recreational facilities, equipment checkout and rentals, outdoor and indoor recreational classes, intramural sports, events, tournaments, and outings (hikes, float trips, etc). Fee required.

Additional Information: Griz Card is used for identification and security. Your card may be used to obtain library privileges, dining service meal plans, use campus recreation facilities and the Grizzly Pool, free transportation on Mountain Line, and discounts on events (Football tickets, plays, concerts). Pay Raises - Annual increases are determined through bi-annual negotiations. Longevity -For every five years of employment an employee receives 1.5% increase added to his/her base pay. The 15 & 20 year increment is 2%. Union -(If applicable) employee is expected to join within 30 days of hire date. The Union will notify the employee of his/her obligation. MPEA Union dues are currently \$16/mo. Probationary Period - During which an employee may be terminated for any reason without showing of cause. Parking- All individuals wanting to park on campus must purchase an approved parking decal. Payroll deduction is available. There is free parking in the residential area two blocks from Arthur on parallels streets, and at the corner of South and Higgins, where you can catch the bus to campus.