

## **BENEFITS SUMMARY**

### **ADMINISTRATOR, CONTRACT PROFESSIONAL, LETTER OF APPOINTMENT, MUS CONTRACT, POST DOC**

<u><b>LEAVE OPTIONS</b></u>		<u><b>WHEN ELIGIBLE</b></u>	<u><b>DETAILS</b></u>
<b>HOLIDAYS</b>	University	Upon employment	New Year's Day, Martin Luther King, Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, day after Thanksgiving (Columbus Day exchange) & Christmas Day. Floating Holiday: Eligible employees are also allowed one (1) Floating Holiday per calendar year prorated by FTE at the time of use. The Board of Regents may exchange certain work days for the same number of legal holidays.
<b>ANNUAL LEAVE</b>	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, 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>	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, 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>	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 transferred to the University of Montana or the employee may elect to take annual leave.
<b>MILITARY LEAVE</b>	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 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.

INSURANCE BENEFITS		WHEN ELIGIBLE	DETAILS
<b>HEALTH INSURANCE</b> <b>Self funded plan</b> <i>(Required for employee)</i>	Cost is shared. Employee's share is pre-tax and based on coverage elected. University contribution is legislated by the State of Montana.	.5 FTE (half-time) or greater for 6 months or longer. If eligible, benefits coverage begins on 1st day of employment; <u>or</u> , as otherwise mandated by the Affordable Care Act (ACA).  <i>Election of coverage must be made within 30 days of employment or during annual benefit enrollment.</i>	Self-funded Blue Cross Blue Shield medical coverage for employee, spouse and children. \$750 deductible per person. \$1,500 deductible per family. 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 Navitus 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>MAJOR MEDICAL PLAN AND MANAGED CARE OPTIONS</b> <i>(Required for employee)</i>			Choice of self-funded dental plans: Select Plan pays scheduled amount for wide range of dental procedures with \$2,000 annual maximum. Basic Plan limited to scheduled amount for 2x per year preventive maintenance with \$750 annual maximum. Administered by Delta Dental Insurance Company.
<b>DENTAL INSURANCE</b> <i>(Required for employee)</i>			Choice of Basic Life plans: \$15,000, \$30,000 or \$48,000. Includes Accidental Death and Dismemberment. Provided by The Standard Insurance Company.
<b>BASIC LIFE INSURANCE &amp; AD&amp;D</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>LONG TERM DISABILITY</b> <i>(Required for employee)</i>			
<b>RETIREMENT PLAN</b>	Employee contributes 7.044% of gross pay. Employer contributes 5.956% of gross pay.	<b>Mandatory</b> participation when hired at half time (.5 FTE) or greater for more than six months.	TIAA Defined Contribution plan with immediate vesting. Participant allocates employee and employer contributions into their choice of TIAA fixed and variable annuity accounts, including guaranteed, fixed income, real estate and equities funds. Federal income taxes on contributions are deferred until retirement of withdrawal.
<b>REQUIRED TAXES/DEDUCTIONS - FEDERAL TAX (OFW) AND STATE TAX (OSW)</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. <i>Eye exam covered under medical plan.</i> Reimbursement plan through Blue Cross/Blue Shield of Montana. No network.
<b>SUPPLEMENTAL LIFE INSURANCE</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 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, CHILD DAY CARE</b>	Employee	Within 30 days of employment, if eligible for insurance, and at annual benefit change.	Can contribute from \$120 to \$2,750 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. Administered by WageWorks, Inc.
<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 TIAA. <b>NEW:</b> Opportunity to make Roth after-tax contributions within your MUS 403(b) retirement plan.
<b>DEFERRED COMPENSATION</b>	Employee	Upon employment	Employee may tax defer voluntary retirement contributions up to maximum allowed by IRS code. 457(b). EMPOWER Retirement administers the plan.
<b>ADDITIONAL BENEFITS</b>		<b><u>WHEN ELIGIBLE</u></b>	<b><u>DETAILS</u></b>
<b>FACULTY &amp; STAFF TUITION WAIVER</b>	University	Employee must be permanent, past the probationary period, and working at least 3/4 time (.75 FTE)	Eligible employees are entitled to a waiver of in-state tuition for regular courses of study at UM, subject to supervisor and administrative approval. Under federal law, tuition reductions granted to employees in both undergraduate and graduate status may be considered as income & subject to withholding taxes. Employees who terminate during the academic semester in which they receive a tuition waiver will be required to reimburse the University of Montana for the value of the waiver. <a href="#">Faculty Staff Tuition Waiver Info.</a>

<b>DEPENDENT (PARTIAL) TUITION WAIVER</b>	University	Employee must be employed at least .75 FTE (3/4 time) in a permanent position for 120 calendar days (4 months).	Eligible dependents of eligible employees are entitled to a waiver of in-state tuition for regular courses of study at UM, subject to supervisor and administrative approval. Under federal law, tuition reductions granted to employees in both undergraduate and graduate status may be considered as income & subject to withholding taxes. Employees who terminate during the academic semester in which they receive a waiver will be required to reimburse the University of Montana for the value of the waiver. <a href="#">Website Information</a>
<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 (2 times a year on UM campus), lifestyle education/support, disease management, webinars, workshops, an online interactive Wellness program, Montana Moves, etc. The Wellness Team on this campus is in Human Resource Services. Please call 406-243-2665 for more information. <a href="#">Website Information</a>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Employee and Household	Upon employment	The Montana University System (MUS) Employee Assistance Program (EAP) benefits are available to all MUS employees and their household members. The EAP offers confidential advice, support, and practical solutions to real-life issues. You can access these confidential services by calling the toll-free number and speaking with a consultant. <a href="#">Website Information</a>
<b>OUTPATIENT MENTAL HEALTH COUNSELING</b>	Employee/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. <a href="#">Website Information</a>
<b>CAMPUS RECREATION</b>	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. <a href="#">Website Information</a>
<b>GRIZ CARD</b>	Employee	Used for identification, security, declining balance debit card option and UM campus & community events.	Card may be used to obtain library privileges, dining service meal plans, use campus recreation facilities and Grizzly pool, free transportation on Mountain Line and discounts on events (plays and concerts). Hiring paperwork must be completed and processed in Human Resource Services prior to getting card. <a href="#">Website Information</a>