



BENEFITS SUMMARY FOR STAFF

<u>LEAVE OPTIONS</u>		<u>WHEN ELIGIBLE</u>	<u>DETAILS</u>
HOLIDAYS	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.
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
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. May also be used as bereavement leave.
JUROR & WITNESS 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 transferred to the University of Montana 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 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.
STAFF PROFESSIONAL DEVELOPMENT LEAVE	University	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 interests of the University and/or are related to the employee's position and essential competencies.

<u>INSURANCE BENEFITS</u>		
	<u>WHEN ELIGIBLE</u>	<u>DETAILS</u>
HEALTH INSURANCE SELF FUNDED PLAN <i>(Required for employee)</i> MAJOR MEDICAL PLAN AND MANAGED CARE OPTIONS	Cost is shared. Employee's share is pre-tax and based on choices selected. University contribution is legislated by the State of Montana.	<p>.5 FTE (half-time) greater for 6 months or longer. If eligible, benefits coverage begins on 1st day of employment; or as mandated by the Affordable Care Act.</p> <p><i>Election of coverage must be made within 30 days of employment or during annual benefit change.</i></p> <p>Self-funded BlueCross BlueShield 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.</p> <p>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.</p>
DENTAL INSURANCE <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 2 times per year preventive maintenance with \$750 annual maximum. Administered by Delta Dental Insurance Company.
BASIC LIFE INSURANCE/AD&D <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.
LONG TERM DISABILITY <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.

RETIREMENT PLAN	Employee contributes 7.9%. Employer contribution is 9.17%.	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 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.
RETIREMENT PLAN OPTIONS	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 Defined Contribution (DC) plan. Eligible employee has one year from date of hire to make decision. PERS DC plan has 5-year vesting requirement. TIAA DC plan has immediate vesting.
<u>Required Taxes/Deductions - Federal Tax (OFW) and State Tax (OSW)</u>			
When Eligible			DETAILS
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.
<u>OPTIONAL INSURANCE COVERAGE & ADDITIONAL BENEFITS</u>			
OPTIONAL VISION (HARDWARE)	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.
SUPPLEMENTAL LIFE INSURANCE	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.
OPTIONAL	Employee	Within 30 days of	Choice of coverage: \$25,000 - \$50,000 for spouse. Larger

DEPENDENT LIFE INSURANCE		employment, if eligible for insurance and at annual benefit change.	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.
OPTIONAL REIMBURSEMENT ACCOUNTS MEDICAL/DAY CARE	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.
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 TIAA 403(b)
DEFERRED COMPENSATION	Employee	Upon employment	EMPOWER Retirement administers the plan. Employee may tax defer voluntary retirement contributions up to maximum allowed by IRS code. 457(b)

OUTPATIENT MENTAL HEALTH COUNSELING	Employee and covered dependent	Upon employment	No matter what Insurance coverage you elect, you may have the 1 st four visits FREE with an in-network counselor. Website Information
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<u>ADDITIONAL BENEFITS</u>		<u>WHEN ELIGIBLE</u>	<u>DETAILS</u>
FACULTY & STAFF TUITION WAIVER	University	Employee must be permanent, completed their probationary period, and working at least 3/4 time (.75 FTE) throughout the use of the waiver.	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. Website Information
DEPENDENT PARTIAL TUITION WAIVER	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. Website Information
WELLNESS PROGRAM	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 on UM campus), lifestyle education/support, disease management, webinars, workshops, an online interactive Wellness program, Montana Moves, etc. The Wellness Team on this campus are in Human Resource Services. Please call 406-243-2665 for more information. Website Information
EMPLOYEE ASSISTANCE PROGRAM	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. Website Information

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. Website Information
GRIZ CARD	Employee	Used for identification, security, declining balance debit card, meal plans, 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. Website Information
LONGEVITY	Employee	For every five (5) years of employment an employee receives 1.5% increase added to employee's base pay.	The 10,15, 20 and 25-year increment is 2%.