

Montana University System 2026 Retiree Annual Enrollment Benefits Presentation

choicesTM

MUS **EB**
Montana University System
Employee Benefits



choices




Photo by: Karl Krieger, NatureZone Photography

Retiree Benefits

2026 - 2027
Montana University System

Agenda

1. Annual Enrollment Information
2. MUS Self-Insured Plan Information
3. Medical Plan Benefits/Rates
4. Prescription Drug Plan Benefits
5. Dental Plan Benefits/Rates/Fee Schedule
6. Vision Hardware Plan Benefits
7. Provider Network Reminders
8. MUS Wellness Programs
9. Direct Bill Premium Payments



MUS Choices
Annual Enrollment

April 27 – May 15, 2026



Retiree Annual Enrollment Information

- Retiree enrollment forms with changes **must** be submitted to your campus HR/Benefits Representative by **May 15, 2026**.
 - ✓ Submit a retiree enrollment form **only** if you are making changes to your current benefit elections.
 - ✓ If you **do not** submit changes, you and your covered dependents will be **automatically** re-enrolled in your current benefit elections.
 - ✓ **If you disenroll from the MUS Plan, you will not be able to return to the Plan in the future.**

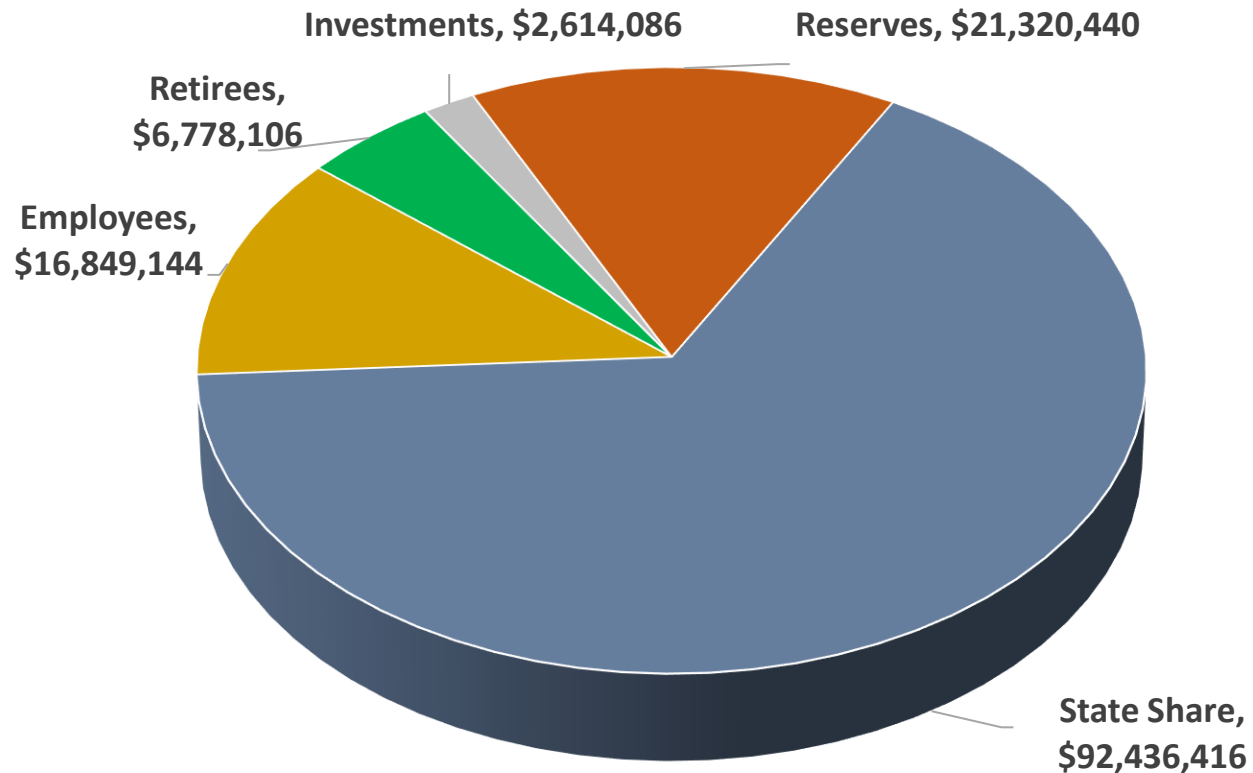
MUS is a Self-Insured Plan –



What does this mean?

- MUS *Choices* benefit plans (Medical, Prescription Drug, Dental, and Vision Hardware) are self-insured (self-funded).
- Premium contributions go directly into a fund, which is used to pay the cost of benefits for MUS Plan participants who experience illness or injury.
- To keep the Plan financially sound and affordable, it is important that all Plan participants use their benefits responsibly.
- Plan Participants are expected to pay a portion of their medical costs in the form of annual deductible, percentage coinsurance, and/or flat dollar copayments.
- These cost-containment features are part of the MUS Plan design, so Plan funds will be available should a high-cost medical emergency or a catastrophic illness strike a covered MUS Plan participant.

MUS Revenue Sources – Projected FY2027 Income Sources

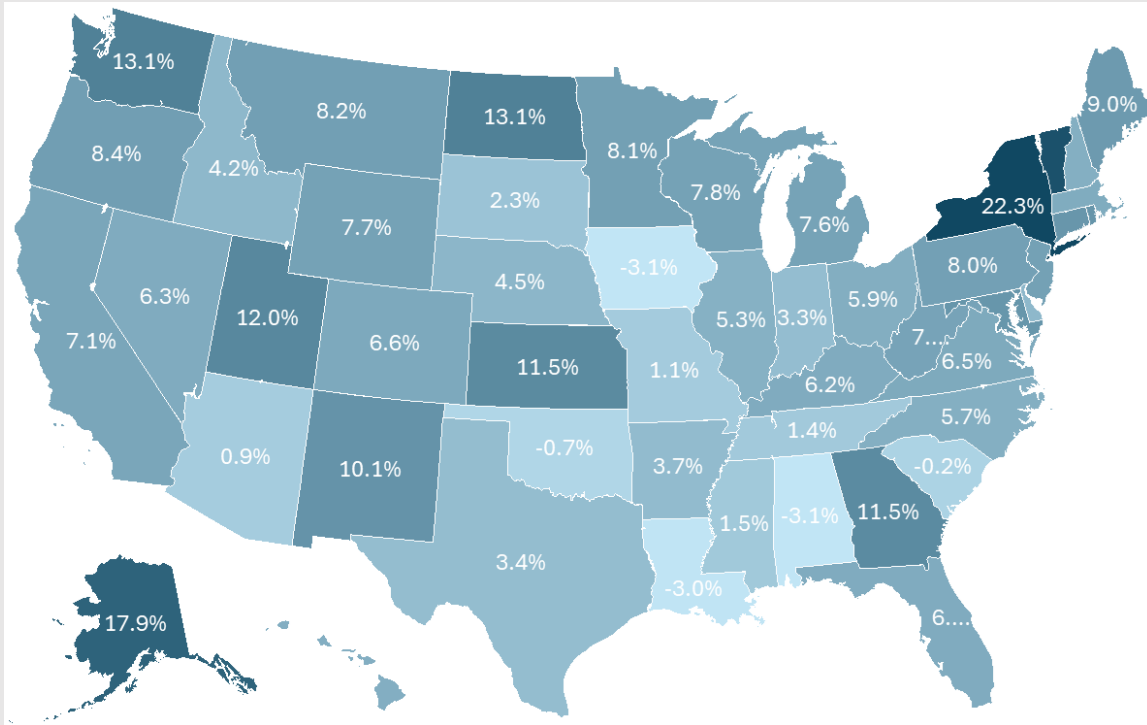


- 66% of MUS funding comes from State Share employer contributions
- Employees contribute - 12%
 - Dependent coverage
 - Buy-up coverage
 - COBRA
- Retirees contribute - 5%
- 2% comes from investment income from Plan reserves
- Plan reserves cover the remaining - 15%

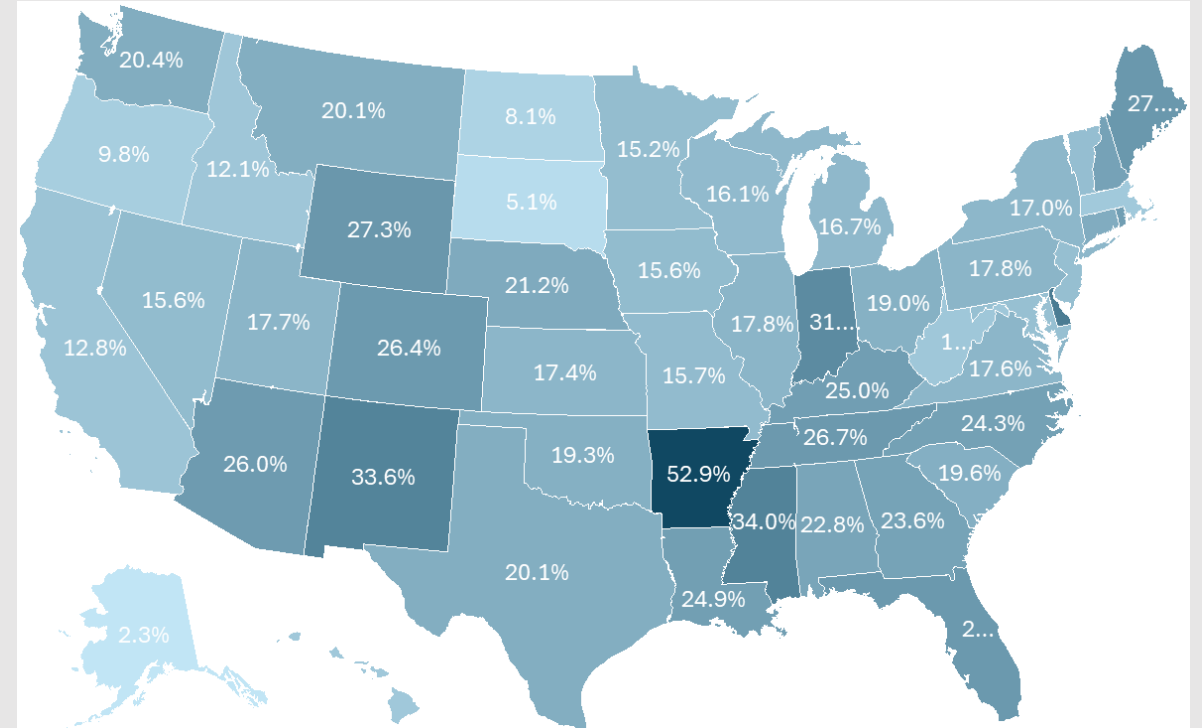
Revenue growth options include State Share increases (2.5% for FY2027), employee premium rate increases, dependent subsidy reductions, and retiree rate increases.

ACA Individual Market Rate Increases by State, 2025 & 2026

2025

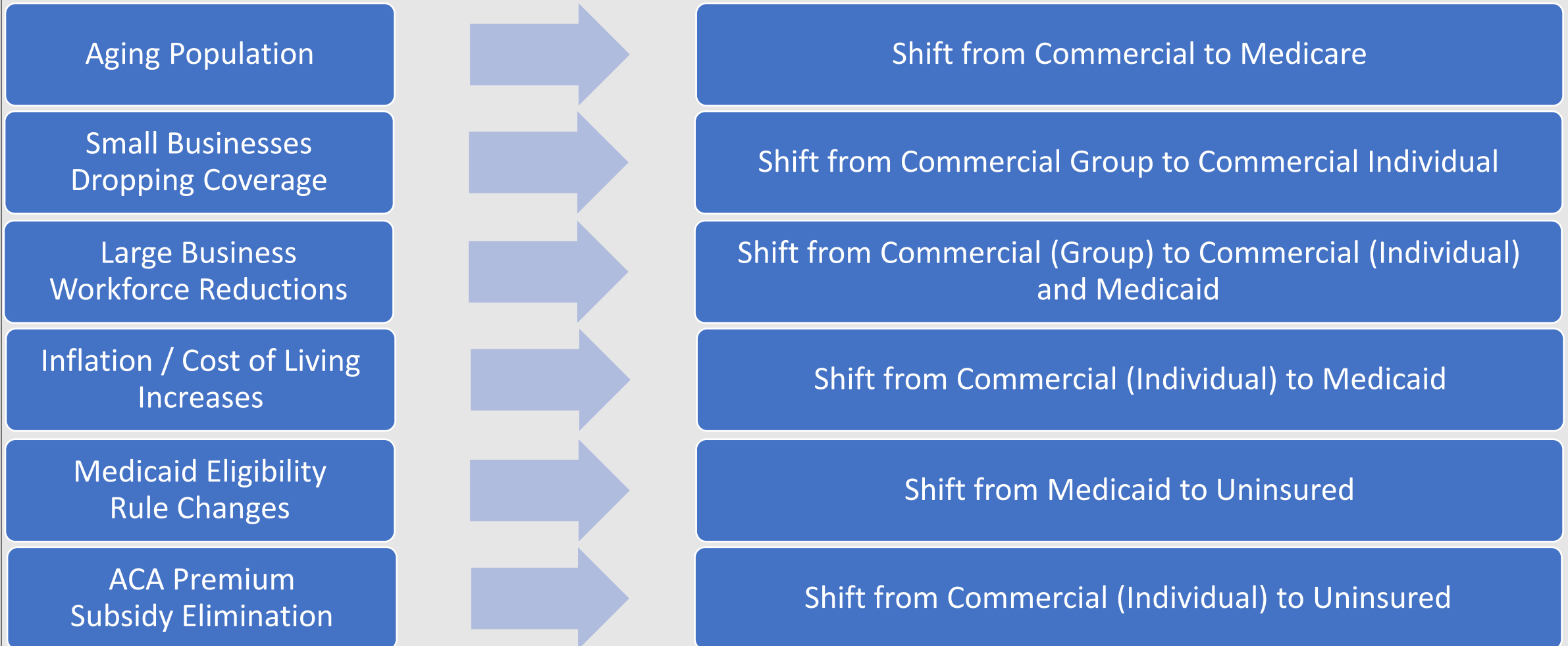


2026



Health Care Cost Drivers – Shifting Demographics

Payor	Commercial (All)	Medicare	Medicaid	Uninsured
Provider Payment (Illustrative)	\$260 - \$300	\$100	\$70 - \$75	\$0 - \$30



BENEFITS



The Inter-Unit Benefits Committee (IUBC) and the Commissioner of Higher Education continue to work on behalf of MUS Plan members to provide quality, essential health care coverage for you and your eligible dependents.

Over the past few years, the MUS Plan has experienced significant increases in health care costs and Plan benefits utilization. These increases are driving necessary Plan changes for the upcoming Plan Year (July 1, 2026 – June 30, 2027).

Beginning July 1, 2026, the MUS Plan will implement Retiree Medical and Prescription Drug benefit adjustments and premium increases.

There will be no changes to:

- Retiree Dental or Vision Hardware Plan benefits or premium rates for FY2027.

FY2027 *Choices* Retiree Medical Plan Benefit Changes



BlueCross BlueShield
of Montana

(BCBSMT administers the Medical Plan)

Benefit Description	Benefit as of July 1, 2025	Benefit as of July 1, 2026
Medical In-Network Deductible	\$1,250 (individual) / \$3,125 (family)	\$1,500 (individual) / \$3,750 (family)
Medical In-Network OOP	\$4,500 (individual) / \$11,250 (family)	\$5,600 (individual) / \$14,000 (family)
Medical Out-of-Network Deductible (separate)	\$2,500 (individual) / \$6,250 (family)	\$3,000 (individual) / \$7,500 (family)
Medical Out-of-Network OOP (separate)	\$6,750 (individual) / \$16,875 (family)	\$8,450 (individual) / \$21,100 (family)
Primary Care Physician (PCP) Office Visit	\$30/visit	\$40/visit
Specialist Office Visit	\$50/visit	\$60/visit
Federally Qualified Health Center (FQHC) Visit	\$10/visit	\$15/visit
MDLIVE Virtual Visit	\$10/visit	\$15/visit

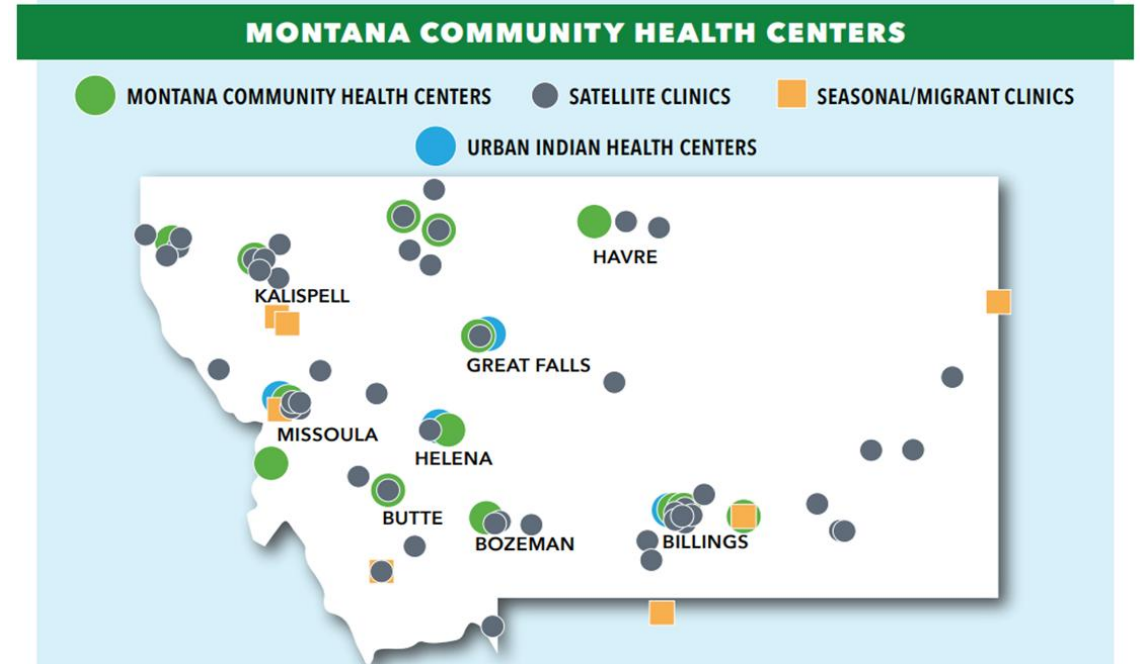
Federally Qualified Health Centers (FQHC)

Primary Care Alternatives



Montana Health Plus

- **Purpose**
 - Ensure Access. Lower Costs. Improve Outcomes.
- **Key Operating Principles**
 - Providing integrated, high-quality, patient-centered care in a network of community-based health centers.
 - Deliver integrated medical, dental and behavioral health services while increasing access to comprehensive primary care services.
 - Value-based care to remove the limits of the standard for primary care teams to meet patient needs.



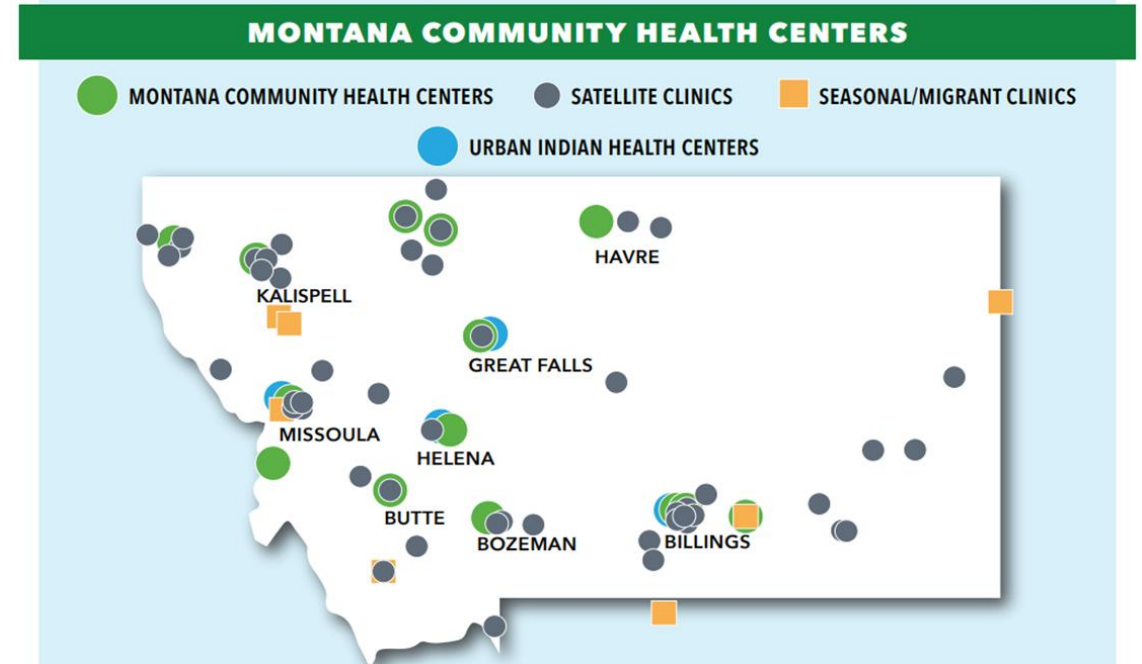
- Medical Providers
- Dental Providers
- Integrated Behavioral Health
- Efficient Referrals
- On-line scheduling

Federally Qualified Health Centers (FQHC)

Primary Care Alternatives

• **Locations:**

- Alluvion Health (Great Falls, Choteau)
- Billings Urban Indian Health (Billings)
- Bull Hook Community Health Center (Havre)
- Blacktail Health (formerly Butte-Silver Bow) (Anaconda, Butte, Dillon)
- Central MT Community Health (Lewistown)
- Glacier Community Health Center (Cut Bank)
- Greater Valley Health Center (Kalispell)
- Helena Indian Alliance (Helena)
- Lincoln County Community Health Center (Troy, Libby)
- Marias Healthcare Clinic (Conrad, Sunburst, Shelby)
- Montana Migrant Council (Dillon, Billings, Polson, Fairview, Lolo)
- One Health (Wyola, Hardin, Ashland, Livingston, Hardin, Belgrade, Glendive, Bozeman, Miles City, Lewistown, Chinook, West Yellowstone, Harlem)
- Partnership Health Center (Missoula, Seeley Lake, Superior)
- Pure View Health Center (Helena, Lincoln, East Helena)
- Riverstone Health Clinic (Billings, Joliet, Worden, Bridger, Billings)
- Rocky Boy Health Center (Box Elder)
- Sapphire Community Health (Hamilton)



- **Primary and Preventive visits 25% less expensive**



Virtual Visits:

Get Cost-Effective, 24/7 Care

Powered
by
MDLIVE

With Virtual Visits from MDLIVE[®], the doctor is always in. This BlueCross BlueShield of Montana (BCBSMT) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Services are available in both English and Spanish with translation services available in other languages.



Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist.
- Access via phone, online video or mobile app from almost anywhere.
- Average wait time of less than 20 minutes.
- Doctors can send e-prescriptions to your local pharmacy.

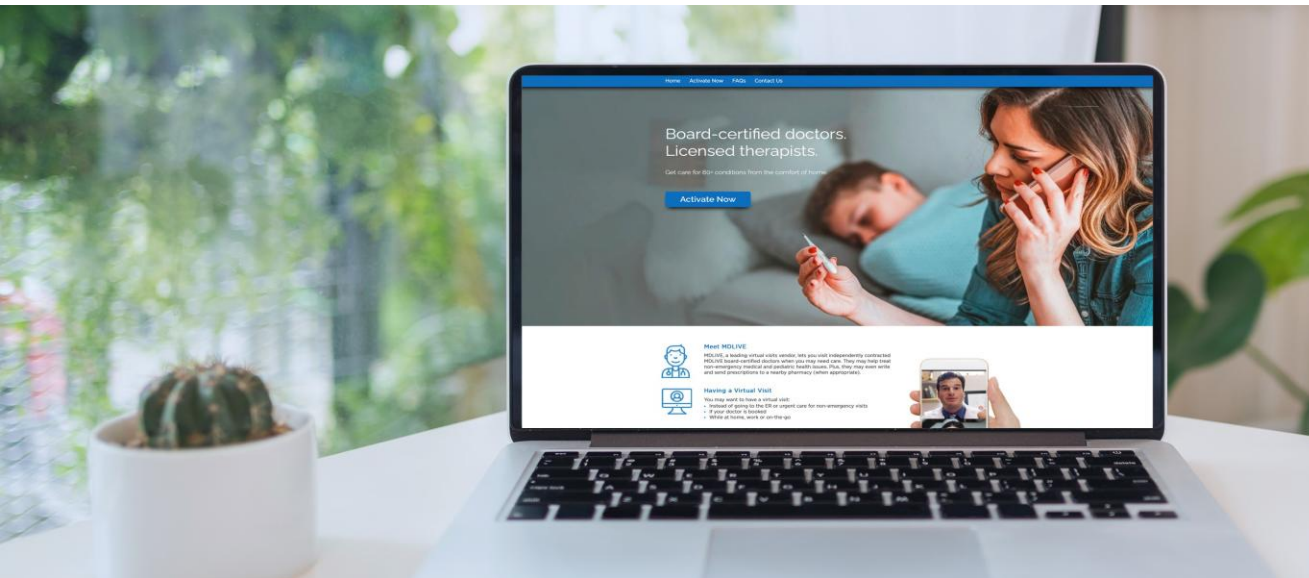
The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this BCBSMT benefit, please call the number on the back of your ID card.



Activate your Virtual Visits account today:

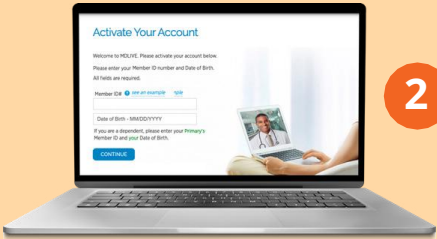
- Call 888-684-4233
- Go to MDLIVE.com/bcbsmt
- Text BCBSMT to 635-483
- Download the app

MDLIVE offers reliable 24/7 health care by phone or online video for your medical and mental health needs.

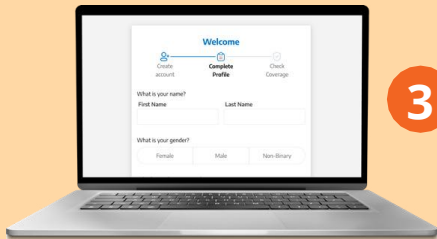
HOW TO CREATE AN ACCOUNT VIA THE MDLIVE WEBSITE



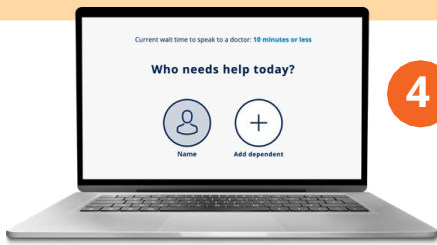
1 Visit mdlive.com/bcsmt and click “Activate Now.”



2 Enter your BCBSMT member ID number and date of birth. If you're a dependent, enter the **primary policy holder's ID information** and **your date of birth**. Click “Continue.”



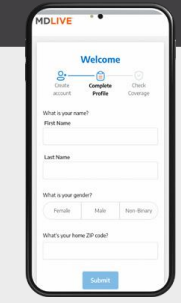
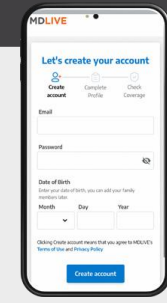
3 Create your username and password and then complete your profile. Please enter your name **exactly** as shown on your member ID card. Click “Submit.”



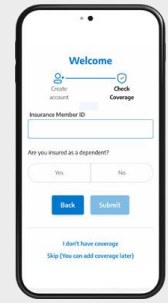
4 Your secure MDLIVE account is now created. We'll send you an email; just click “Sign In To Your Account” to load your MDLIVE dashboard.

HOW TO CREATE AN ACCOUNT VIA THE MDLIVE APP

1 Get the MDLIVE app in the App Store or Google

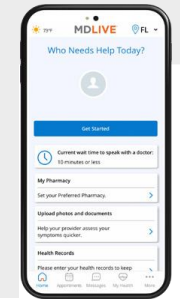


2 Click “Create Account.” Enter your email address and create a password. Then complete your profile information on the next page. Click “Submit.”



3 Enter the required information as shown on your BCBSMT member ID card and verify your coverage. If you're a dependent, enter the **primary policy holder's information**.

4 Your secure MDLIVE account is now created. We'll send you an email; just click “Sign In To Your Account” to load your MDLIVE dashboard.



FY2027 *Choices* Retiree Prescription Drug Plan Benefit Changes

(Navitus Health Solutions administers the Prescription Drug Plan)



Benefit Description	Benefit as of July 1, 2025	Benefit as of July 1, 2026
Commercial OOP	\$2,150 (individual) / \$4,300 (family)	\$2,400 (individual) / \$6,000 (family)
MedicareRx OOP	\$2,100 (individual) / calendar year 2026	\$2,400 (individual) / calendar year 2027
Tier \$0 (preventive)	\$0 copay/month	No change
Tier 1 (generic)	\$15/month or \$30/90 days	\$20/month or \$40/90 days
Tier 2 (preferred brand)	\$50/month or \$100/90 days	\$60/month or \$120/90 days
Tier 3 (non-preferred brand)	50% coinsurance	No change
Tier 4 (specialty)	\$200 copay/month	\$250 copay/month

** Coinsurance in Tier 3 and Tier 4 **do not** apply to the Out-of-Pocket Maximum.



Choices Retiree Prescription Drug Plan



- Lumicera Health Services administers the Specialty Pharmacy.



- Western Drug (Bozeman only), CVS, & Target pharmacies are not participating in the pharmacy network. If you choose to use these pharmacies, you will be responsible for all charges. **** This is not applicable to MedicareRx enrollees.**

- Prescriptions can be filled at a participating retail pharmacy for either a 34-day or 90-day supply.

- Mail Order prescriptions for a 90-day supply can be filled at Ridgeway or Costco.



Choices Retiree Prescription Drug Plan Reminders.....

- ✓ Medicare eligible Retirees **must** be enrolled in **BOTH** Medicare Parts A & B as their primary coverage. If you are Medicare eligible and not enrolled in **BOTH** Medicare Parts A & B, **you will be disenrolled from the MUS *Choices* Medical and Rx Plans.**
- ✓ Medicare eligible Retirees enrolled in the MUS *Choices* Medical Plan will automatically be enrolled in the Navitus MedicareRx (Medicare Part D) Prescription Drug Plan.
- ✓ Medicare primary Retiree members can **ONLY** be enrolled in one Medicare Part D plan, due to CMS Medicare Part D rules.
- ✓ ***Split family coverage*** – Medicare primary Retiree Plan members are enrolled in the MedicareRx (Medicare Part D) Plan and non-Medicare eligible Retiree Plan members are enrolled in the Commercial Plan.
- ✓ Navitus MedicareRx members are enrolled as an individual, not as a family.
- ✓ MedicareRx Plan benefit accumulations are calculated based on a calendar year (January 1 - December 31).
- ✓ The Navitus opt-out period is October 12 - October 29, 2026. If you opt-out of Navitus, **you will be disenrolled from the MUS *Choices* Medical and Rx Plans.**

FY2027 *Choices* non-Medicare Retiree Medical Plan Premium Changes

Tier	Rates as of July 1, 2025	Rates as of July 1, 2026	\$ Change Increase
Non-Medicare Retiree/ Survivor Only	\$981/month	\$1,030/month	\$49/month
Non-Medicare Retiree + Non-Medicare Dependent	\$1,962/month	\$2,060/month	\$98/month
Non-Medicare Retiree + 2 or more Non-Medicare Dependents	\$2,452/month	\$2,575/month	\$123/month
Non-Medicare Retiree + 1 Medicare Dependent	\$1,354/month	\$1,422/month	\$68/month
Non-Medicare Retiree + 1 Medicare Dependent + Child(ren)	\$1,845/month	\$1,937/month	\$92/month
Non-Medicare Survivor + Child(ren)	\$1,471/month	\$1,545/month	\$74/month

(5% Aggregate Increase)

FY2027 *Choices* Medicare Retiree Medical Plan Premium Changes

Tier	Rates as of July 1, 2025	Rates as of July 1, 2026	\$ Change Increase
Medicare Retiree/Survivor Only	\$368/month	\$386/month	\$18/month
Medicare Retiree + Non-Medicare Dependent	\$1,354/month	\$1,422/month	\$68/month
Medicare Retiree + 2 or more Non-Medicare Dependents	\$1,845/month	\$1,937/month	\$92/month
Medicare Retiree + 1 Medicare Dependent	\$736/month	\$773/month	\$37/month
Medicare Retiree + Medicare Dependent + Child(ren)	\$1,219/month	\$1,280/month	\$61/month
Medicare Survivor + Child(ren)	\$851/month	\$894/month	\$43/month

(5% Aggregate Increase)

Choices Retiree Dental Plan Benefits

(Delta Dental administers the Select Dental Plan)

* No changes to
Dental benefits or
premium rates
for FY2027!

- ❖ **Select Plan** – Diagnostic/Preventive, Basic, & Major Restorative
 - Orthodontia services (\$1,500 lifetime maximum/covered Plan member)

- ✓ **\$2,000 ANNUAL BENEFIT MAXIMUM**, per covered Plan member

(Select Plan annual maximum does not apply to
Diagnostic/Preventive/Orthodontia services)

 DELTA DENTAL®



Dental Network/Fee Schedule



- MUS dental claims are reimbursed based on a fixed dental fee schedule.
- The fee schedule's fixed dollar amount is the maximum reimbursement for the specified procedure code, regardless of provider network.
- Covered Dental Plan enrollees are responsible for the difference (if any) between the provider's billed charge and the fee schedule's fixed reimbursement amount.
- MUS Dental Plan enrollees have the freedom of choice to visit **any** licensed dentist, however, out-of-pocket costs **may** be reduced if utilizing a Delta Dental PPO or Premier Network dentist.



Choices Retiree Vision Hardware Plan Benefits

(BCBSMT administers the Vision Hardware Plan)

* No changes to
Vision Hardware
benefits or premium
rates for FY2027!

- ✓ **Eyeglass Frames and Prescription Lenses, in lieu of Contacts (1 pair)**

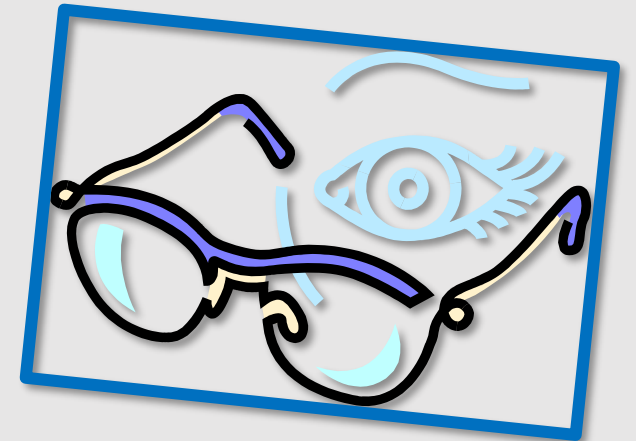
UP TO \$300 ANNUAL ALLOWANCE, per covered Plan member

- ✓ **Prescription Contacts, in lieu of Frames and Lenses (1 purchase)**

UP TO \$200 ANNUAL ALLOWANCE, per covered Plan member

- ❖ **Eye Exam (routine or medical) is provided as part of the Medical Plan (1/Plan Year); \$0 copay when using an In-Network provider.**

- ❖ **Vision Hardware Plan covers hardware ONLY (frames/lenses or contacts)**



BlueCross BlueShield of Montana

Provider Network Reminders.....



Use In-Network Providers – Be sure to use In-Network providers to ensure you do not incur “balance billing” charges.



Always check - **DO NOT** assume participation “...but my doctor has always been In-Network!”



Contact the Plan Claims Administrator or the MUS Benefits office if you need assistance finding In-Network providers.



To check to see if your provider is an In-Network provider, visit the Plan Claims Administrator’s online provider finder.

- To find a BCBSMT Blue Preferred PPO In-Network provider, visit bcbsmt.com/find-a-doctor-or-hospital.
- To find a Delta Dental PPO or Premier Network provider, visit deltadentalins.com/mus/.

MUS Wellness Program Highlights

MUS Retirees and their legal spouses who are enrolled in the *Choices* Medical Plan are eligible for enrollment in the MUS Wellness programs.

- ✓ MUS WellChecks (2/Plan Year)
- ✓ MUS Wellness Lab
(online fitness, nutrition, and healthy habits learning tool)
- ✓ Take Control Lifestyle Management Program
(program available for non-Medicare enrollees only)
- ✓ Wondr Health, Hinge Health, Well onTarget Incentive Program, and Blue 365 Discount Programs via BCBSMT
- ✓ Amplifon (hearing aids) / Quallsight (LASIK surgery) Discount Programs via Delta Dental



For more information,
visit.....[wellness.mus.edu](http://www.wellness.mus.edu)

Lifestyle Management Program



SIGN UP ONLINE: takecontrolmt.com

Contact Take Control @ 1-800-746-2970 or email info@takecontrolmt.com

TAKE CONTROL

Eat Well, Stay Active, Reduce Your Risks.

***** Take Control offers comprehensive, confidential education and support using a telephonic delivery method, which allows the participant to engage from anywhere and receive the individual attention specific to their needs. The program includes one-on-one monthly health coaching telephonic sessions with licensed Dietitians, Exercise and Sports Science Trainers, and certified Diabetes Educators.***

The Take Control Lifestyle Management Program offers the following health coaching programs:

- ***High Blood Pressure***
- ***High Cholesterol***
- ***Weight Loss***
- ***Diabetes/Pre-Diabetes***
- ***Maternal***
- ***Perimenopause/Menopause***

**** Enrollment in Take Control is confidential and voluntary.***



Wondr Health is a digital behavioral counseling program for metabolic syndrome reversal, weight management, and diabetes prevention.

Program features include:

- 10 weeks of counseling, personalized for skill building; 10 weeks customized for skill reinforcement; 32 weeks customized for skill maintenance.
- Weekly, self-paced, informative online video sessions (including mobile app, skill reinforcement, and habit formation).
- Interactions with health coaches and online community for social support.
- The program is available at no cost to **all** MUS Medical Plan enrollees over age 18.

Expect skills, not rules.

Learn weight loss skills based on behavioral science.



Metabolic Syndrome Reversal Program

Visit wondrhealth.com/mus for more information!



**BlueCross BlueShield
of Montana**

Conquer pain, recover from an injury, and regain an active lifestyle with Hinge Health!



Musculoskeletal Management Solution

Hinge Health provides a 12-week digital program, which includes:

- Unlimited 1:1 health coaching.
- Personalized exercise therapy.

- The program is delivered remotely using mobile and wearable technology.

- The program is available at no cost to **all** MUS Medical Plan enrollees over age 18.

Visit hingehealth.com/mus for more information!



BlueCross BlueShield
of Montana



Neck & Upper Back

Shoulders

Elbows, Forearms, Wrists
& Hands

Lower Back & Hips

Thighs & Knees

Shins & Calves

Ankles & Feet

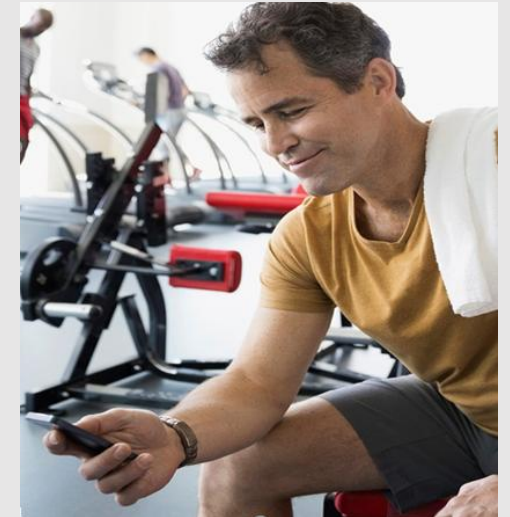
Care for everybody and every body part

A one-stop-shop Digital MSK Clinic™

Well onTarget[®] Member Portal



BlueCross BlueShield
of Montana



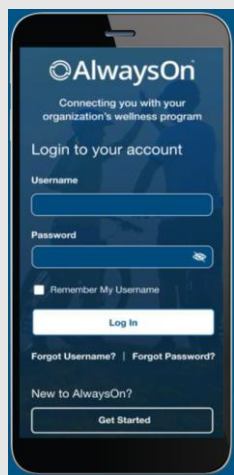
Portal Highlights

- Health Assessment
- Member dashboard
- Explore your wellbeing
- My Journey recommended activities
- Digital self-management programs
- Interactive symptom checker
- Blue Points rewards
- Personal wellness challenges
- Fitness/nutrition tracking

Offerings that earn Blue Points:

- Health Assessment completion.
- Digital self-management program engagement.
- Fitness Program visits: Earn Blue Points for joining. Earn additional points for weekly visits.
- Use of Online Trackers.
- Connecting and syncing a fitness or nutrition device or app.

**** Blue Points monetary value are considered taxable income by the IRS once redeemed.**



**ACCESS
WELL ONTARGET**
Log into your **Blue
Access for Members**
account at
bcbsmt.com/members
or use the AlwaysOn
Mobile App

Fitness Program

- The Fitness Program is available to you and your covered dependents (age 16+). The program gives you access to a nationwide network of fitness locations. Choose a location close to home, near work, or visit locations while traveling.

Fitness Program perks include:

- Convenient payment methods.
- Redeem Blue Points for gift cards from 75+ merchants.
- The AlwaysOn Mobile App and Well onTarget portal track fitness activity in real-time.

Blue365[®] Member Discount Program

Members and covered dependents can save money on value-added health and wellness products and services not usually covered by a medical benefit plan.

Visit bcbsmt.com/member/advantages-of-membership/blue365-discount-program.

Discounts available in these categories:



Apparel and Footwear



Fitness



Hearing and Vision



Home and Family



Nutrition




Personal Care



BlueCross BlueShield
of Montana

Save on fitness gear, gym memberships, healthy eating, dental, vision, hearing aids and more, from top national and local retailers.

FITNESS



Fitbit

Up to 38% Off Fitbit Devices, Plus Free Shipping

DETAILS ❤️ 2.0k Favorites

HEARING & VISION




EyeMed

\$50 Eye Exams and 35% Off Frames When Paired with Prescription Lenses

DETAILS ❤️ 1.4k Favorites

NUTRITION



Nutrisystem

40% Discount on Nutrition Products and Services

DETAILS ❤️ 626 Favorites

Register for Blue365 on Blue Access for MembersSM
or visit blue365deals.com/bcbsmt



Savings You Can See and Hear

Get exclusive discounts on LASIK eye surgery and Amplifon hearing aids

Your wellness is more than oral health

That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.¹

How do I get the discounts?

It's easy. Just give Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.



	Amplifon	QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	62% average savings off retail hearing aid pricing ² , with a best-price guarantee of 5% ³	40 to 50% off the national average price of traditional LASIK eye surgery ⁴
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide ⁵
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁶
Get started	<ol style="list-style-type: none"> 1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries for two years. 	<ol style="list-style-type: none"> 1. Call QualSight. 2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental

Retiree Direct Bill Monthly Premium Payments



DIRECT BILL (DB) PREMIUM PAYMENT DUE DATES

- **MUS healthcare premium payments are required to be paid in advance.** Making payments in advance ensures the MUS Plan has received payment for a members healthcare coverage being provided for the current month.
 - DB statements are generated on the 15th of the prior month
 - DB payments are due by the 1st of the current month
 - DB payment grace days until the 10th of the current month
 - **Due to when payments are due and mailing time constraints, DB payment reminders are no longer being generated**

Example below for July 2026 premiums –


- July DB statement generates – June 15th
- July DB payment due date – July 1st
- July DB grace days due date – July 10th

DIRECT BILL MONTHLY PAYMENT OPTIONS

- **Option 1** – Online Payments (scheduled automatic recurring payment or manual one-time payment)
 - **Option 2** – Scheduled Automated Clearing House (ACH) Transaction
 - **Option 3** – Mail Physical Check with Coupon
- If not currently enrolled, we strongly encourage you to consider enrolling in scheduled automatic recurring payments or ACH payment transactions from your checking/savings account (deducted by the 5th of the current month) for your convenience and to ensure your monthly premium payments are received timely. **Late premium payments may result in losing your rights to health coverage under the Plan, with no option for reinstatement.**


Montana University System Online Benefits Enrollment

Active Employees

 [UM NetID Login](#)

 [MSU NetID Login](#)

 [DCC, FVCC, MCC, OCHE Login](#)

 [Employee Benefits Enrollment Instructions](#)

Retirees/COBRA

 [Retirees/COBRA & Direct Bill Payments Login](#)

 [Direct Bill Online Payment Instructions](#)



To make your Retiree
Direct Bill monthly
premium payment online,
visit choices.mus.edu.

Benefitsolver – Welcome/Login Screen

benefitsolver

Welcome

User Name *

case sensitive

Password *

case sensitive

[Login >](#)

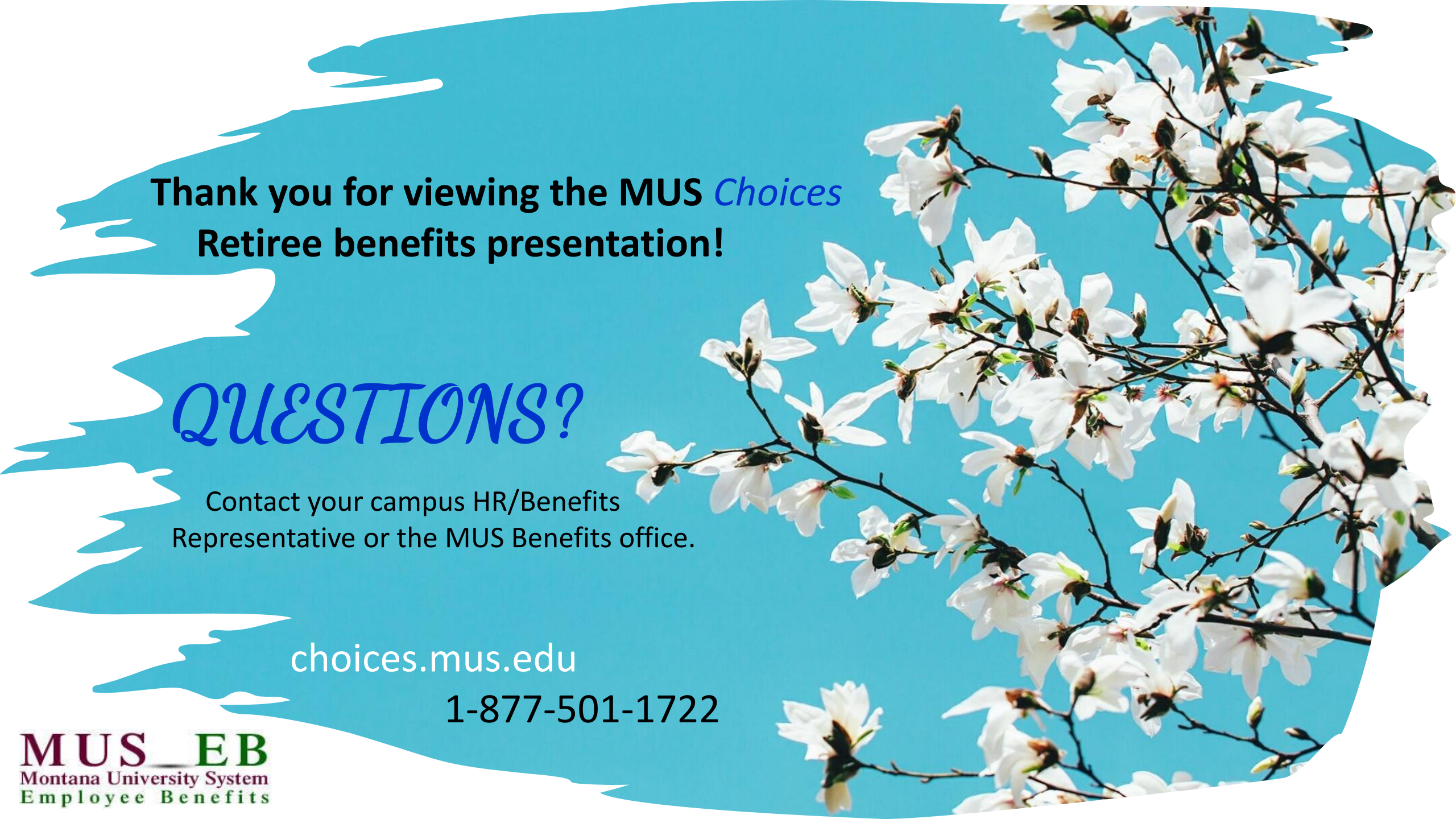
[Forgot your user name or password?](#)

First time here?

Register to create your user name and password.

[Register](#)

- ❖ First time users must register by creating a User Name and Password.



Thank you for viewing the MUS *Choices*
Retiree benefits presentation!

QUESTIONS?

Contact your campus HR/Benefits
Representative or the MUS Benefits office.

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