



**MONTANA UNIVERSITY SYSTEM**  
**OFFICE OF THE COMMISSIONER OF HIGHER EDUCATION**  
**Benefits Department**

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April 13, 2026

Montana University System Benefit Plan COBRA Members  
**IMPORTANT:** 2026 Annual Enrollment Benefit Plan and Premium Changes

The Montana University System **Choices** Benefit Plan (MUS Plan) is your self-insured employer sponsored Plan covering over 16,000 MUS employees, retirees, COBRA enrollees and dependents. The MUS Plan, funded by a combination of contributions as determined by the Montana Legislature and Plan member premiums, is responsible for providing quality, essential health care coverage for you and your eligible dependents in accordance with state and federal laws.

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 Medical and Prescription Drug Plan benefit adjustments and premium increases (as referenced below).

COBRA Medical Plan premium changes (9.75% aggregate increase) are as follows:

Tier	Premium through June 30, 2026	Premium as of July 1, 2026
Employee/Survivor/Dependent Only	\$771.12/month	\$846.60/month
Employee + Spouse	\$1,328.04/month	\$1,457.58/month
Employee/Survivor/Spouse + Child(ren)	\$1,123.02/month	\$1,232.16/month
Employee + Family	\$1,577.94/month	\$1,731.96/month

COBRA Medical Plan benefit changes are as follows:

Benefit Description	Benefit through June 30, 2026	Benefit as of July 1, 2026
<b>Deductible</b>		
In-Network Deductible	\$1,000 (individual) / \$2,500 (family)	\$1,250 (individual) / \$3,125 (family)
Out-of-Network Deductible (separate)	\$1,000 (individual) / \$2,750 (family)	\$1,250 (individual) / \$3,125 (family)
<b>Out-of-Pocket (OOP) Maximums</b>		
In-Network OOP	\$4,500 (individual) / \$11,250 (family)	\$5,600 (individual) / \$14,000 (family)
Out-of-Network OOP (separate)	\$6,750 (individual) / \$16,875 (family)	\$8,450 (individual) / \$21,100 (family)
<b>Copayments</b>		
Primary Care Physician (PCP) Office Visit	\$25/visit	\$30/visit
Specialist Office Visit	\$40/visit	\$50/visit
Federally Qualified Health Center (FQHC) Visit	\$10/visit	\$15/visit
MDLIVE Virtual Visit	\$10/visit	\$15/visit

2026 Annual Enrollment Benefit Plan and Premium Changes (cont.)

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COBRA Prescription Drug Plan benefit changes are as follows:

Benefit Description	Benefit through June 30, 2026	Benefit as of July 1, 2026
<b>Out-of-Pocket (OOP) Maximums</b>		
Rx OOP	\$2,150 (individual) / \$4,300 (family)	\$2,400 (individual) / \$6,000 (family)
<b>Copayments</b>		
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) (does not apply to OOP)	50% coinsurance	No change
Tier 4 (specialty)	\$200 copay/month	\$250 copay/month

The 2026 – 2027 MUS **Choices** Annual Enrollment period is **April 27 – May 15, 2026**.

The 2026 – 2027 MUS **Choices** Annual Enrollment Benefits Presentation is available on-demand on the MUS **Choices** website. The pre-recorded video presentation and slides can be accessed online at [choices.mus.edu](https://choices.mus.edu) at your convenience.

**What do you need to do?**

- (1) Visit [choices.mus.edu](https://choices.mus.edu) to view the FY27 MUS **Choices** Annual Enrollment Benefits Presentation.
- (2) If you want to make benefit changes to your MUS COBRA coverages for FY27, you **must** make your changes in the MUS online benefits enrollment system, Benefitsolver, by 10:59 p.m. (MST) on **May 15, 2026**. Visit [choices.mus.edu](https://choices.mus.edu), click on the applicable COBRA login button, review your benefit plan options, covered dependents, and complete your Annual Enrollment benefit elections.
- (3) If you do not want to make any changes to your current MUS COBRA Plan coverages, you and your covered dependents will **automatically** be re-enrolled in your current elections.

If you have questions or need additional information, contact the MUS Benefits office at 1-877-501-1722.