



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

560 N. Park Ave., 4th Floor ♦ PO Box 203203 ♦ Helena, Montana 59620-3203
 (877) 501-1722 ♦ Fax (406) 449-9170

April 13, 2026

Montana University System Benefit Plan Employee 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). Additionally, for FY27, there will be a \$27/month increase to the State employer contribution toward your **Choices** benefit elections (currently \$1,080/month, increasing to \$1,107/month).

Employee 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 Only	\$756/month	\$830/month
Employee + Spouse	\$1,302/month	\$1,429/month
Employee/Survivor + Child(ren)	\$1,101/month	\$1,208/month
Employee + Family	\$1,547/month	\$1,698/month

Employee Medical Plan benefit changes are as follows:

Benefit Description	Benefit through June 30, 2026	Benefit as of July 1, 2026
Deductible		
In-Network Deductible	\$1,000 (individual) / \$2,500 (family)	\$1,250 (individual) / \$3,125 (family)
Deductible (separate)	\$1,000 (individual) / \$2,750 (family)	\$1,250 (individual) / \$3,125 (family)
Out-of-Pocket (OOP) Maximums		
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)
Copayments		
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

Employee Prescription Drug Plan benefit changes are as follows:

Benefit Description	Benefit through June 30, 2026	Benefit as of July 1, 2026
Out-of-Pocket (OOP) Maximums		
Rx OOP	\$2,150 (individual) / \$4,300 (family)	\$2,400 (individual) / \$6,000 (family)
Copayments		
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

~ NEW ~ The MUS Plan will be changing to a new Flexible Spending Account (FSA) claims administrator (TBD) for the upcoming Plan Year. We are currently in the final phase of the procurement process, after experiencing unanticipated delays. Watch for more information coming soon!

The FSA updates are outlined below and will be effective July 1, 2026 – June 30, 2027:

- FSA enrollees will receive new debit cards from the new FSA claims administrator at no cost to the participant.
- If you do not enroll in an FSA during the FY27 Annual Enrollment period and have unused FSA funds with HealthEquity/WageWorks that are not expended by June 30, 2026, any remaining unused funds will be forfeited.
- Any health FSA rollover amounts from HealthEquity/WageWorks will be available the new FSA claims administrator for use by November 1, 2026.
- All FSA claims incurred during FY26 (July 1, 2025 – June 30, 2026) **must** be received by HealthEquity/WageWorks by September 30, 2026 to be eligible for reimbursement, **no exceptions can be made on late claims submissions.**
- All FSA claims incurred during FY27 (July 1, 2025 – June 30, 2027) **must** be received by the new FSA claims administrator by September 30, 2028 to be eligible for reimbursement, **no exceptions can be made on late claims submissions.**

Employee Flexible Spending Account benefit changes are as follows:

Benefit Description	Benefit through June 30, 2026	Benefit as of July 1, 2026
FSA Maximums		
HCFSAs/LPFSA contribution	\$3,300	\$3,400
HCFSAs/LPFSA rollover	\$660	\$680
DCFSA contribution	\$5,000	\$7,500

Please note: You **must** re-enroll each Plan Year (\$120 minimum) in a HCFSAs/LPFSA and/or DCFSA to continue participation or for any unused Health Care FSA contribution amounts to rollover into the next Plan Year or they will be forfeited (“use it – or – lose it”). **Do not elect more than you will need to cover expenses incurred by you and your dependents during the upcoming Plan Year.**

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

The FY27 MUS **Choices** Employee 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 at your convenience.

What do you need to do?

- (1) Visit choices.mus.edu to view the FY27 MUS **Choices** Employee Annual Enrollment Benefits Presentation.
- (2) If you want to make benefit changes to your MUS Employee 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, click on the applicable campus login button, review your benefit plan options, covered dependents, beneficiaries, and complete your Annual Enrollment benefit elections.
- (3) If you do not want to make any changes to your current MUS Employee coverages, you and your covered dependents will **automatically** be re-enrolled in your current elections, except for a Flexible Spending Account, which **must** be re-elected each Plan Year to continue participation.

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