



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

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April 13, 2026

Montana University System Benefit Plan Retiree 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).

Non-Medicare Retiree Medical Plan premium changes (5% aggregate increase) are as follows:

Tier	Premium through June 30, 2026	Premium as of July 1, 2026
Non-Medicare Retiree/Survivor Only	\$981/month	\$1,030/month
Non-Medicare Retiree + Non-Medicare Dependent	\$1,962/month	\$2,060/month
Non-Medicare Retiree + 2 or more Non-Medicare Dependents	\$2,452/month	\$2,575/month
Non-Medicare Retiree + 1 Medicare Dependent	\$1,354/month	\$1,422/month
Non-Medicare Retiree + Medicare Spouse + Child(ren)	\$1,854/month	\$1,937/month
Non-Medicare Survivor + Child(ren)	\$1,471/month	\$1,545/month

Medicare Retiree Medical Plan premium changes (5% aggregate increase) are as follows:

Tier	Premium through June 30, 2026	Premium as of July 1, 2026
Medicare Retiree/Survivor Only	\$368/month	\$386/month
Medicare Retiree + Non-Medicare Dependent	\$1,354/month	\$1,422/month
Medicare Retiree + 2 or more Non-Medicare Dependents	\$1,845/month	\$1,937/month
Medicare Retiree + 1 Medicare Dependent	\$736/month	\$773/month
Medicare Retiree + Medicare Spouse + Child(ren)	\$1,219/month	\$1,280/month
Medicare Survivor + Child(ren)	\$851/month	\$894/month

Retiree 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	\$1,250 (individual) / \$3,125 (family)	\$1,500 (individual) / \$3,750 (family)
Out-of-Network Deductible (separate)	\$2,500 (individual) / \$6,250 (family)	\$3,000 (individual) / \$7,500 (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	\$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

Retiree Prescription Drug Plan benefit changes are as follows:

<b>Benefit Description</b>	<b>Benefit through June 30, 2026</b>	<b>Benefit as of July 1, 2026</b>
<b>Out-of-Pocket (OOP) Maximums</b>		
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
<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 FY27 MUS **Choices** Retiree 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** Retiree Annual Enrollment Benefits Presentation.
- 2) If you want to make changes to your MUS Retiree coverages for FY27, you **must** submit a hardcopy Retiree Enrollment Form to your campus HR/Benefits Representative by 5:00 p.m. (MST) on **May 15, 2026**. **If you disenroll from the Plan, you will not be able to return to the Plan in the future.**
- 3) If you do not want to make any changes to your current MUS Retiree coverages, you and your covered dependents will **automatically** be re-enrolled in your current elections.

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