



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

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April 7, 2025

Montana University System Group Benefit Plan Members
IMPORTANT: MUS Dual Benefits Coverage Change

This letter is to provide you with notice of a change to the Montana University System *Choices* Group Benefit Plan (MUS Plan) that may affect you and/or your enrolled family members for the upcoming Plan Year. Our records indicate that you and/or your family members are enrolled in more than one MUS Plan for medical, dental, and/or vision hardware coverage (dual benefits coverage).

The MUS Plan defines dual benefits coverage as follows:

- A MUS Plan member (employee or dependent) who is enrolled in more than one MUS Plan for medical, dental, and/or vision hardware coverage **or**
- A MUS Plan member who is enrolled in employee waived MUS Plan coverage (waived **all** MUS Plan coverages) **and** is enrolled as a dependent (legal spouse or child(ren)) on another employee's MUS Plan medical, dental, and/or vision hardware coverage.

Beginning with the upcoming Plan Year (July 1, 2025 – June 30, 2026), the MUS Plan will **no longer allow** Plan members to be covered on more than one MUS Plan for **any** benefit election. During the Annual Enrollment period (April 24, 2025 – May 15, 2025) you may need to make changes to you and/or your family members medical, dental, and/or vision hardware coverage if you and/or your family members have dual benefits coverage.

What do you need to do?

- If you are enrolled in dual benefits coverage for medical, dental, and/or vision hardware coverage, you **must** terminate your MUS Plan coverage as a dependent during the Annual Enrollment period and only be enrolled in employee MUS Plan coverage.
- If your legal spouse is enrolled in dual benefits coverage for medical, dental, and/or vision hardware coverage, their coverage as your covered dependent **must** be terminated during the Annual Enrollment period and they **must** be enrolled in employee MUS Plan coverage.
- If your dependent child(ren) are enrolled in dual benefits coverage for medical, dental, and/or vision hardware coverage, you **must** terminate one of the MUS Plan coverages for your dependent child(ren) during the Annual Enrollment period so they are only covered under one MUS Plan coverage.
- If you are enrolled in employee waived MUS Plan coverage and are enrolled as a dependent on another MUS Plan coverage, you **must** terminate your MUS Plan dependent coverage and enroll in employee MUS Plan coverage during the Annual Enrollment period, subject to MUS Plan restrictions.

- If you **do not** make any of the required applicable changes to you and/or your family members dual benefits coverage during the Annual Enrollment period, you and/or your family members dual benefits coverage will be changed for you.
- If you are enrolled in employee waived MUS Plan coverage and **do not** make any of the required applicable changes during the Annual Enrollment period, your dual benefits coverage will be changed for you and you will be enrolled in MUS Plan default coverage as follows:
 - Medical Plan (employee only)
 - Dental Plan- Basic Plan (employee only)
 - Basic Life/AD&D Plan – Option 1 (\$25,000)
 - Long Term Disability (LTD) Plan – Option 1 (60% of pay/180-day waiting period)

Please note:

- Making changes to your and/or your family members dual benefits coverage **will not** be allowed until the Annual Enrollment period, as removing yourself and/or your family members from dual benefits coverage prior to July 1, 2025 **is not** considered a qualifying event to make changes to your current coverage.
- Dual benefits coverage for optional supplemental life and accidental death & dismemberment (AD&D) coverage is currently **not allowed**, so no changes will need to be made for these MUS Plan coverages.

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