

**SUBJECT:** 400 Human Resources

**Policy:** 404.3 Insurance Plans

**Effective:**

**Revised:**

**Reviewed:**

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Reference: MUS Group Insurance Plan Document; MUS 804.1; 2-18-701 through 704, M.C.A.; Chapter 25, M.C.A. Title 20, Collective Bargaining Agreements

### **Benefits Eligibility**

Employees are generally eligible for benefits if they are a regularly scheduled to work at least 20 hours per week or 40 hours over two weeks for a continuous period of more than six months in a 12 month period.

### **Eligible Dependents**

The employee's legal spouse as defined under Montana law, or one other unrelated adult dependent as defined in the Summary Plan Description. To enroll an adult dependent other than a spouse, you will need to obtain criteria from the Human Resources Department.

The employee's unmarried children under age 25 are eligible. Children include your natural children, stepchildren, and children placed in your home for adoption before age 18 or for whom you have court-ordered custody or you are the legal guardian.

### **Effective Dates**

Insurance coverage (medical, prescription, dental and vision), flexible spending account plans, Holiday pay, vacation and sick leave accrual, qualified tuition reduction benefit, basic life insurance, supplemental life and long-term disability insurance begin on the employee's first day of employment. Elections **MUST** be made within 31 days of eligibility. If you fail to enroll within the 31-day enrollment period, you will **NOT** have insurance until the next Open Enrollment or unless you have a qualified family status change.