



2026 City of Missoula Employee Benefits at a Glance

Allegiance Health & Dental Insurance: The City of Missoula offers Health and Dental Insurance packaged together for regular, full and part-time employees and their dependents. Part time and seasonal employees pay a pro-rated share of the City's contribution toward the premium, please contact the HR Benefits Specialist, Tiffany Brander, at brandert@ci.missoula.mt.us for these rates. Full time regular employees contribute the following premiums PER PAYCHECK for Health and Dental:

Allegiance Health & Dental	Premium Per Paycheck (24 pay checks per year*)
City Contribution	\$706.03 per paycheck
Employee Only	\$0.00 per paycheck
Spouse/partner	\$94.97 per paycheck
Employee + Child	\$39.12 per paycheck
Employee + Children	\$78.23 per paycheck
Employee + Family (Spouse/partner & 1+ children)	\$134.08 per paycheck

***Premiums are withheld from 24 pay periods; two pay periods each have no withholdings.**

Enrollment: Employees must enroll through their ADP Workforce Now Employee Self-Service website at <https://workforcenow.adp.com>. Employees must enroll or decline coverage within 29 days of their hire date.

Effective Date: The 30th day of employment.

Life Insurance: The City of Missoula offers a \$10,000 Accidental Death and Dismemberment Life Insurance policy for employees enrolled in the Health Plan. This coverage is paid by the City of Missoula.

Enrollment: Enrollment in the City's Health Plan is required and will occur automatically with enrollment.

Effective Date: The 30th day of employment.

Supplemental TERM Life Insurance: Employees may purchase additional term life insurance through payroll deduction from Mutual of Omaha. Employee must enroll within 29 days of hire date.

Enrollment: Enrollment, if desired, will be through employee's ADP Workforce Now Employee Self-Service website at <https://workforcenow.adp.com>.

Effective Date: The 30th day of employment.

NEW for 2026: Supplemental Whole Life Insurance: Employees may purchase additional whole life insurance through payroll deduction from Mass Mutual. Employee must enroll within 29 days of hire date.

Enrollment: Enrollment, if desired, will be through Shaun McChesney with Marsh McLennan Agency: call 406-327-6450 or email at shaun.McChesney@MarshMMA.com.

Effective Date: The 30th day of employment.

Accident, Critical Illness, Short-Term Disability, and Hospital Indemnity Insurance:

Mutual of Omaha offers Accident and Critical Illness coverages and Aflac offers Accident, Critical Illness, Short-term Disability and Hospital Indemnity coverages. Employees may purchase these group plans through payroll deductions.

Enrollment: Enrollment, if desired, will be through employee's ADP Workforce Now Employee Self-Service website at <https://workforcenow.adp.com>.

Effective Date: The 30th day of employment.

MetLife Voluntary Vision: Employees may purchase a supplemental vision plan from MetLife through payroll deductions. Employees contribute the following premiums PER PAYCHECK for Voluntary Vision:

MetLife Voluntary Vision	Premium Per Paycheck (24 pay checks per year)
Employee Only	\$4.12/per paycheck
Employee + Spouse	\$8.25/per paycheck
Employee + Child(ren)	\$6.99/per paycheck
Employee + Family	\$11.52/per paycheck

Enrollment: Employees must enroll through their ADP Workforce Now Employee Self-Service website at <https://workforcenow.adp.com>. Employees must enroll or decline coverage within 29 days of their hire date.

Effective Date: The 30th day of employment.

LegalShield: LegalShield plans provide membership access to legal and identity theft protection plans. Employees may contact LegalShield directly, and the cost for this benefit can be deducted from Payroll.

Enrollment/Contact:

Rick Halmes

406-208-8142

Rickhalmes@wearelegalshield.com

Effective date: Effective upon enrollment

NEW for 2026: Nationwide Pet Insurance: Nationwide pet insurance provides coverage for veterinary expenses related to accidents, illnesses, wellness and more. Policies are available for dogs, cats, birds, reptiles, and other exotic pets and enrollment is open year-round. Employees may contact Nationwide Pet Insurance directly, and the cost for this benefit can be deducted from Payroll or employee's preferred direct bill.

There are three simple ways for employees to sign up for their new pet insurance voluntary benefit:

1. Online Registration: <https://partnersolutions.nationwide.com/pet/cimissoulamt>
2. Call 877-738-7874 and mention you are a City of Missoula employee to receive employee pricing.
3. Visit PetsNationwide.com and enter City of Missoula in the Search company or group name area.

Flexible Spending Accounts: Employees may contribute pre-tax earnings to the Flexible Benefits Plan for both medical and dependent care reimbursement.

Flex Limits on Calendar Year	2025 IRS Flex Limits
Medical Flex	\$3400
Dependent Care Flex	\$7,500

Enrollment: Employees must enroll through their ADP Workforce Now Employee Self-Service website at <https://workforcenow.adp.com>. Employees must enroll or decline coverage within 29 days of their hire date.

Effective Date: The 30th day of employment.

MYgroup Employee Assistance Program (EAP): [MYgroup](#) provides confidential support and resources to address personal or work-related challenges and concerns at no cost to the employee. Help is available 24/7/365 and includes Assessment and Counseling Services, Online Services & Savings Center, Legal Services, and Financial Services.

Enrollment: Automatically enrolled upon employment.

Effective Date: Upon employment. Contact Human Resources Department for more information.

Retirement: All regular employees are required to be covered by retirement systems administered by the Montana Public Employees' Retirement Administration (MPERA). Contributions are tax deferred. The only changes that can be made are designation of beneficiaries and addresses and need to be done through the Payroll department. This begins immediately upon hire. The Public Employee Retirement System (PERS) offers two different retirement plans: [The Defined Benefit Retirement Plan](#) and [The Defined Contribution Retirement Plan](#). New members to PERS have a 12-month window to make a plan choice election. For further information on [Plan Choice election](#), contact MPERA directly at 406-444-3154.

	Retirement System	Employee Contribution	Employer Contribution
Employees other than Police and Fire	PERS	7.9%	9.07%
Police Officers	MPORS	9.0%	14.41%
Firefighters	FURS	10.7%	14.36%

Enrollment: Submit completed original [PERS](#), [MPORS](#), [FURS](#) form to HR; MPERA requires an original signature.

Effective Date: Immediately upon employment

Deferred Compensation Plans- IRS Sec. 457: Employees may voluntarily contribute pre-tax earnings to supplemental retirement savings programs through payroll deductions. Contact the companies below for more information:

Corebridge Financial

406-523-3378

Steve Jarvis

www.corebridgefinancial.com/retire

Nationwide

406-600-6702

Jared Williams

www.nrsforu.com

Enrollment: Contact Representative listed above for information on enrollment.

Effective Date: Upon enrollment

Vacation: Vacation leave is accrued beginning with the first day of employment and calculated as follows:

Years of Service	Hours Accrued per Year	Accrual Rate per Pay Period
Less than 10 years	120	.05769 x # hours worked
10 to less than 15 years	144	.06923 x # hours worked
15 to less than 20 years	168	.08076 x # hours worked
20 or more years	192	.09230 x # hours worked

The City of Missoula offers a greater benefit for employees and allows use of accrued leave prior to the listed wait times in MT State Law. Employees with prior public employment in the State of Montana may be eligible to accrue annual leave at the rate for cumulative years of employment. Verification of prior employment must be received from the previous employer(s) and submitted to Human Resources. [Forms](#) are available on the HR website.

Sick Leave: Regular, seasonal, and temporary employees accrue leave starting on day one and are eligible to use earned sick leave upon receiving accrued time after their first issued paycheck:

	Hours Accrued Per Year	Accrue Rate Per Pay Period
All eligible employees	96	.04615 x # hours worked

Holidays: All regular, seasonal, and temporary employees received the following paid holidays per State statute:

- New Year's Day, January 1st
- Martin Luther King Day, third Monday in January
- President's Day, third Monday in February
- Memorial Day, last Monday in May
- Juneteenth National Freedom Day, June 19th
- Independence Day, July 4th
- Labor Day, first Monday in September
- Indigenous People's Day, second Monday in October
- Veteran's Day, November 11th
- Thanksgiving Day, fourth Thursday in November
- Christmas Day, December 25th
- State-wide Election Day in November of even numbered years.

Family and Medical Leave Act (FMLA): Contact Human Resources Department.

Worker's Compensation: Contact Mike Brady BradyM@ci.missoula.mt.us , 406-552-6278

Worker's compensation insurance is provided for all employees to cover injuries rising out of and in the course of employment. Injuries must be reported to immediate supervisor within 24 hours of injury. To file a claim, employees must fill out the Accident/Injury form and submit completed forms to Human Resources.

If timely notice of an accident/injury is not provided, accident/injury may not be compensable under worker's compensation. MCA 39-71-603

Worker's Compensation Carrier:

Montana Municipal Interlocal Authority (MMIA) PO
Box 6669
Helena, MT 59604-6669
1-800-635-3089

Additional Benefits: Please Contact the Human Resources Benefits Specialist, Tiffany Brander, at 406-552-6125 or brandert@ci.missoula.mt.us for additional information.