



Greetings; Montana Unified School Trust (MUST) has been in the business of serving Montana's public education community for over 30 years. It was created for the sole purpose of ensuring that Montana's public schools had options when it came to providing employee health benefits.

As you face the daunting budgetary outlook, it's important you receive the greatest value from your limited funds. MUST will continue to support all public schools districts.

In providing quality, affordable health, dental, vision, life and disability insurance, know that MUST is constantly evaluating benefits, rates and cost drivers to ensure districts and members get the most from their premiums dollars.

MUST school groups have the benefit of being part of a larger pool for rating purposes. All large claims incurred by any MUST member are pooled together and spread across the entire trust membership to limit the impact to its member groups. MUST annually reviews each group and evaluates demographics, experience, plan design, pooled claims cost, and administrative costs when developing renewal rates. This rating approach has placed MUST in a strong financial position, preserving its place in the market, supporting schools.

We at MUST appreciate the work you do to support and teach the children of your community! MUST – *as a trusted resource and provider of your health benefits* – wants to support you and do its part in promoting education across Montana.

Did You Know?

MUST is the only health benefits plan sponsored by the MEA-MFT, MTSBA and SAM, and endorsed by MASBO and MREA. These leading education associations recognize the value in MUST. The MUST board of trustees are members of the MEA-MFT, SAM, and MTSBA – which means they represent *your* interests.

Proudly sponsored by



and endorsed by



MUST ADMINISTRATION

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