WHO WE ARE
Montana Unified School Trust (MUST) was started on July 1, 1987, for the purpose of ensuring that Montana's public schools had options available when it came to providing health benefits for their employees. We are a multi-employer, self-funded, non-federal government plan, federally regulated by the Public Health Service Act.

OUR MISSION is to serve the public education community of Montana by providing high-quality, cost-effective health benefit plans and services through the Montana Unified School Trust.

YOUR MUST TEAM
We are committed to—
- Exceptional Service. Serving members every day, not just the day they enroll.
- Integrity. Being honest in all that we do.
- Innovation. Using technology and creativity to deliver solutions.
- Continuous Improvement. Always getting better at what we do.
- Wellness. Improving the health and well-being of our members and employees.

OUR VISION
To be the most trusted benefits provider in Montana.

For over 30 years, MUST has been steadfast in its commitment to Montana’s public education community. Our mission and purpose have remained consistent.

We know schools.
Understanding the challenges faced by our public schools, we continually strive to be a collaborative partner in the effort to provide high-quality, cost-effective health benefit plan and service solutions. The aim of the MUST Multidistrict Cooperative is to assist schools in providing employee health benefits by utilizing flexibility and efficiencies available to public schools.
COMMON PURPOSE.

In Montana, school district boards of trustees can agree to enter into a multidistrict agreement to create a multidistrict cooperative. A multidistrict cooperative is created by two or more school districts or any school district or public entity participating in an interlocal cooperative agreement.

JOINT PARTICIPATION.

Participating districts in the MUST Multidistrict Cooperative must be a member of the Montana Unified School Trust (MUST). The participating district is designated as a cooperating agency under the multidistrict agreement.

MUST, as the prime agency,
- Performs the services, activities, and under takings of the participating districts
- Coordinates the funding, operation and maintenance
- Establishes an interlocal cooperative fund for participating districts’ employee health benefit costs and financial administration of the agreement
- All expenditures from the interlocal cooperative fund will be made in accordance with Montana law.

FUNDING THE SHARED PURPOSE.

- Transfers by warrant financial support to MUST, as the prime agency, for the purpose of funding the participating district’s health insurance costs
- Specifies the budget or guidelines on how funds are disbursed within the fiscal year. The district is not responsible for tracking the financial activity of the multidistrict cooperative in its own accounting records.

Participating districts can transfer funds from their general fund, any budgeted fund, or any non-budgeted fund, provided that—

1. The amount from the participating district’s general fund does not exceed the direct state aid in support of the respective school district’s general fund, or
2. Any amounts from any budgeted fund of a participating district does not include funds transferred from a retirement and/or debt service funds; or
3. Any amount from a non-budgeted fund cannot include funds transferred from the district’s compensated absence liability fund; or
4. Transferred funds are not restricted by federal law, unless such transfer is in compliance with any restrictions or conditions imposed by federal law.

Any remaining fund balance in the participating districts’ interlocal cooperative fund at the end of the fiscal year will be carried to the next fiscal year. Participating districts will be provided with periodic accounting summaries of expenditures made on their behalf.

A CHANGE IN DIRECTION.

Should a participating district wish to no longer participate in the MUST Multidistrict Cooperative, they may withdraw by providing 90 days written notice to all other participating districts covered under their multidistrict agreement.

Upon withdrawal from or dissolution of a multidistrict cooperative, the funds of the district(s) shall be returned after all outstanding financial obligations.

As required by law, returned district funds must revert back to the original fund(s) from which the money was transferred for purposes of the multidistrict cooperative.

With mutual consent of all the participating districts, the multidistrict cooperative formed under the multidistrict agreement can also be dissolved.