



MACo Group Member Benefits

We're here to be your indispensable partner in achieving a safer, healthier and more prosperous Montana.



Service Tailored to You

Montana State Fund understands your workers' compensation needs are as unique as your county.

We tailor a workers' compensation experience that is right for you and your employees. Our commitment is to become an indispensable partner in helping to protect the health and safety of your employees. However, if an unfortunate injury occurs, our dedicated staff will assist with establishing proper medical treatment, wage loss benefits and most importantly getting employees back to work.



Our Pledge

As a Montana State Fund MACo Group member you are part of our team. We are Montanans helping Montanans build a safety culture across our state.

The benefits of this partnership include:

- No penalty retro-return premium program – loss experience of the group is evaluated to determine if members of the group will receive a return for increasing safety and managing losses
- Each county may be eligible for a Montana State Fund dividend, if declared.
- Service plans developed and coordinated with a team of Montana State Fund members to include Claims Examiners, Safety Management Consultants, and Underwriters.

Meet Your Montana State Fund Team

Claims Services

We are experienced in working with counties and will keep you informed throughout the claims process. Our team will be with you and your injured employee to coordinate medical care, assist with return to work and help contain costs.

We commit to:

- Contacting all necessary parties in the first 24-hours when a wage loss claim is filed.
- Assisting your injured employees with timely and necessary medical care; including prescriptions with no out-of-pocket expense.
- Assigning internal Medical Case Managers who are RN's, to assist your injured employees get the medical care they need.
- Providing prompt communication on critical claim issues and Return to Work (RTW).
- Coordinating all claims management professionals including Legal Counsel, Special Investigations Unit, Vocational Rehabilitation Consultants and Claims Managers for assertive, proactive claims management.





Meet Your Montana State Fund Team

Safety Services

The most effective way to lower injury and accidents rates is to invest in prevention. Our Safety Management Consultants, who live throughout the state, are here to personalize your safety needs and concerns.

Underwriting /Customer Service

Our Underwriters and Customer Service Specialists are your insurance experts. They know your account and risks associated with your operations. They will work with your agent and coordinate on site or virtual visits with you.




Everything we do, does more.

Online Assistance

For online services you can visit our secure website montanastatefund.com

Here you will find a variety of easy-to-use information and business functions.

- Online payroll reporting 
- Access your policy and account info
- Online First Report of Injury 
- Access your policy and claim documents

We recognize every county may have unique concerns. Please contact us to see how we can customize our services to meet your needs. We are available at 800-332-6102 or contact your independent insurance agent.





P.O. Box 4759, Helena, MT 59604 | 406-495-5000
montanastatefund.com | safemt.com