



Employer-Paid Long-Term Disability Buy-Up Plans

Part of our offering to the districts will be a buy-up plan. The below options are available to the districts that are enrolled in the medical plan offered by MUST. The buy-up plan offers the employees additional income replacement in case of a disability.

Disability insurance pays a percentage of the employee's salary when they are unable to work full-time because of a non-occupational illness or injury. These benefits can be used to pay their everyday expenses when they are without a paycheck. We are offering buy-up plans for those covered in the medical plan. A district has the option to provide a buy-up LTD plan to their currently eligible employees that are enrolled in the medical plan.

Buy-Up Plan Class 1	
Eligibility	All active, full-time superintendents, principals, business managers and district clerks of a participating employer enrolled in the group medical plan and who regularly work 17.5 hours per week, unless the school district has a four-day work week, then 15 hours per week is required to be eligible for insurance.
Group LTD Benefit	60%
Maximum Benefit	\$6,000 (benefits are taxable to the employee)
Elimination Period	90 days
Maximum Benefit Period	SSNRA
Own Occupation Period	Maximum period payable with loss of duties and earnings

Buy-Up Plan Class 2	
Eligibility	All active, full-time employees of a participating employer enrolled in the group medical plan, not included in another eligible class, who regularly work 17.5 hours per week, unless the school district has a four-day work week, then 15 hours per week is required to be eligible for insurance.
Group LTD Benefit	60%
Maximum Benefit	\$6,000 (benefits are taxable to the employee)
Elimination Period	90 days
Maximum Benefit Period	RBD
Own Occupation Period	Maximum period payable with loss of duties and earnings

Common Features for All Plans	
Minimum Monthly Benefit	\$100
Social Security Offset Method	Primary and Family Integration
Pre-Existing Condition	3/12
Additional Features	Work Incentive, Rehabilitation Incentive, Survivor Benefit, Day Care Expense, Waiver of Premium, Disability Resource Services™ ¹

¹Disability Resource Services is administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Montana or Dearborn Life Insurance Company products or services.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.