



Great News: As a member of MUST, your employees now have access to Blue Cross and Blue Shield of Montana (BCBSMT) Long-term Disability coverage, even if they do not participate in the MUST Medical Plan. With an employer-paid premium of \$2.49 per employee per month, this is an excellent way to enhance your employee benefits package.

LONG-TERM 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.

Eligibility – Core Plan	All active full-time superintendents, principals, business managers and district clerks of a participating employer NOT 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.
Class 4	
Group LTD Benefit	50%
Maximum Benefit	\$5,000 (benefits are taxable to the employee)
Elimination Period	180 Days
Maximum Benefit Period	SSNRA
Own Occupation Period	Maximum Period payable with loss of duties and earnings.

Eligibility – Core Plan	All active full-time employees of a participating employer NOT 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.
Class 5	
Group LTD Benefit	50%
Maximum Benefit	\$5,000 (benefits are taxable to the employee)
Elimination Period	180 Days
Maximum Benefit Period	5 years or to age 70
Own Occupation Period	24 months

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.