



## GROUP BENEFIT PROGRAM SUMMARY FOR MONTANA UNIFIED SCHOOL TRUST

Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary; LTD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Group LTD is a guaranteed issue coverage, which requires no health questionnaires to complete.

### LONG TERM DISABILITY MAXIMUM PERIOD OF PAYMENT DEFINITION

Maximum Period of Payment	Age at Disability	Maximum Period of Payment
<b>SSNRA</b>	Less than age 62	Social Security Normal Retirement Age
	Age 62	60 months
	Age 63	48 months
	Age 64	42 months
	Age 65	36 months
	Age 66	30 months
	Age 67	24 months
	Age 68	18 months
	Age 69 or older	12 months
<b>Reducing Benefit Duration</b>	Less than age 60	To Age 65, but not less than 5 years
	Age 60	60 months
	Age 61	48 months
	Age 62	42 months
	Age 63	36 months
	Age 64	30 months
	Age 65	24 months
	Age 66	21 months
	Age 67	18 months
	Age 68	15 months
	Age 69 and over	12 months
<b>5 Year Benefit</b>	Less than Age 65	5 years
	Age 65 through 68	To age 70, but not less than 1 year
	Age 69 and over	1 year

**For employee distribution.** 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.

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