MONTANA UNIFIED SCHOOL TRUST   F024400
RATE GRID FOR LIFE & DISABILITY

Eligibility
See the brochure for full detail description of classes. The following is a generic definition.
All full-time employees 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.

Benefits
Basic Buy-Up Life and AD&D
Schools may offer any multiple of $10,000 benefit units not to exceed a maximum benefit of $150,000

LTD Core Classes 1,2,4 & 5
Core benefits - 50% to a max of $5,000, 180 day elimination period (see brochure for details)

LTD Buy Up Classes 1 & 2
Buy-Up benefits - 60% to a max of $6,000, 90 day elimination period (see brochure for details)

Voluntary Life/AD&D Insurance
Employee Benefit: $10,000 - $500,000 in $10,000 increments, not to exceed 4 times annual earnings.
Spouse Benefit: $5,000 or $10,000
Child Benefit: $5,000 or $10,000
Live Birth to Age 26
Note: Spouse may not have coverage unless the employee has coverage.

Monthly Rates per $1,000
Age Rates Age Rates
Under 29 $0.110 55-59 $0.870
30-34 $0.120 60-64 $0.990
35-39 $0.150 65-69 $1.820
40-44 $0.220 70-74 $2.970
45-49 $0.360 75-79 $4.040
50-54 $0.530 80+ $7.670

Voluntary Life/AD&D
Monthly Premium
Benefit Spouse Child
$5,000 $1.50 $1.50
$10,000 $3.00 $3.00

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.
For internal use only: Policy number FD11-504-707

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