

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

Monthly Rates per \$1,000

\$0.125 per \$1,000 of Benefit

LTD Core Classes 1,2,4 & 5

Core benefits - 50% to a max of \$5,000, 180 day elimination period (see brochure for details)

Monthly Rates for LTD

\$2.49 per covered Employee

LTD Buy Up Classes 1 & 2

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

\$4.05 per covered Employee

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.

Employee

Voluntary Life/AD&D 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

Dependent 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 FDL1-504-707

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