



SETTING MUST APART

- **Basic Life & AD&D Insurance of \$10,000**—for employees enrolled in Medical coverage
 - ✓ **Accelerated payment** of employee basic life insurance up to \$10,000 in 48 hours
 - ✓ **Beneficiary Resource Services** includes additional grief and financial counseling (up to 5 working sessions), online will preparation and funeral planning, in addition to unlimited phone contact for 1 year with a grief counselor, legal advisor, or financial planner
- **Basic LTD benefit 50% of pre-disability earnings**—for employees enrolled in Medical coverage
 - ✓ **Disability Resource Services** includes web-based EAP services, in addition to unlimited 24/7 confidential online/phone support and face-to-face sessions (up to 3 visits available at no additional cost) for LTD insured employees
- **Solutions for Education Professionals**—enhanced benefits to help cover your specific needs at no additional cost!
 - ✓ **K-12 Campus Violence Benefit** as part of the accidental death & dismemberment (AD&D) coverage
 - ✓ **College Assistance Plan** to help plan for, pay for, and reduce the cost of college
 - ✓ **Disability Coverage During School Breaks** ensures that all disabilities are treated the same, regardless of whether they occur while school is in session or not
 - ✓ **Office Depot Discount Program** to help alleviate this financial strain, teachers receive a 10% discount on most supplies (online or in store)
- **Travel Resource Services**—benefit includes emergency assistance when traveling 100 or more miles away from home

WHO WE ARE

Montana Unified School Trust (MUST) was started on July 1, 1987, for the purpose of ensuring that Montana's public schools had options available when it came to providing health benefits for their employees. We are a multi-employer, self-funded, non-federal government plan, federally regulated by the Public Health Service Act.

OUR MISSION is to serve the public education community of Montana by providing high-quality, cost-effective health benefit plans and services through the Montana Unified School Trust.

YOUR MUST TEAM

We are committed to—

- **Exceptional Service.** Serving members every day, not just the day they enroll.
- **Integrity.** Being honest in all that we do.
- **Innovation.** Using technology and creativity to deliver solutions.
- **Continuous Improvement.** Always getting better at what we do.
- **Wellness.** Improving the health and well-being of our members and employees.

OUR VISION

To be the most trusted benefits provider in Montana.




UNDERSTANDING YOUR LIFE/AD&D and LTD BENEFITS

Helping protect our members from the risks of everyday life.

2020-2021



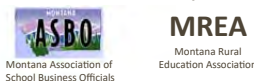
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and endorsed by





LIFE / ACCIDENTAL DEATH & DISMEMBERMENT PLAN*

COVERAGE PROVIDED BY MUST

BASIC LIFE INSURANCE

- ▶ \$10,000 benefit
- ▶ Basic coverage provided to **all active employees enrolled** in MUST medical coverage

LONG TERM DISABILITY (LTD) PLAN*

COVERAGE PROVIDED BY MUST

BASIC LONG TERM DISABILITY (LTD) INSURANCE

- ▶ 50% of pre-disability earnings
- ▶ \$5,000 monthly maximum
- ▶ 180-day waiting period
- ▶ Basic coverage provided to **all active employees enrolled** in MUST medical coverage

GROUP ELECTED COVERAGE OPTIONS

LIFE OPTION 1

Employer-paid Additional Life

- ▶ Up to an additional \$150,000 (increments of \$10,000) benefit provided by school district
- ▶ Provided to all district employees, even if **not** enrolled in a MUST medical plan

LIFE OPTION 2

Employee-paid Additional Voluntary Life

- ▶ Up to the lesser of \$500,000 or 4X annual salary in \$10,000 increments, (Note: up to \$100,000 available without Evidence of Insurability when elected at initial open enrollment)
- ▶ \$5,000 or \$10,000 dependent life coverage available for spouse and eligible children
- ▶ Provided to all district employees, even if **not** enrolled in a MUST medical plan

GROUP ELECTED COVERAGE OPTIONS

LTD OPTION 1

Employer-paid LTD Buy-up

- ▶ 60% of pre-disability earnings
- ▶ \$6,000 monthly maximum
- ▶ 90-day waiting period
- ▶ LTD buy-up for **all active employees enrolled** in MUST medical coverage

LTD OPTION 2

Employer-paid LTD for Non-medical Participants

Same as Basic LTD provided by MUST—

- ▶ 50% of pre-disability earnings
- ▶ \$5,000 monthly maximum
- ▶ 180-day waiting period
- ▶ Provided to all district employees, even if **not** enrolled in a MUST medical plan

LIFE & AD&D/LTD RATES

EMPLOYER PAID LIFE/AD&D

Rate per \$1,000 of benefit—\$.125

Volume—Employers may offer in increments from \$10,000 to \$150,000 increments

VOLUNTARY LIFE/AD&D (EMPLOYEE PAID)

Rate per \$10,000

AGE	RATE	AGE	RATE
<25	\$1.10	55-59	\$8.70
25-29	\$1.10	60-64	\$9.90
30-34	\$1.20	65-69	\$18.20
35-39	\$1.50	70-74	\$29.70
40-44	\$2.20	75-79	\$40.40
45-49	\$3.60	80+	\$76.70
50-54	\$5.30		

SPOUSE & DEPENDENT CHILD LIFE RATE

SPOUSE	RATE	CHILD	RATE
All ages	\$1.50	All ages	\$1.50

AD&D RATES PER \$10,000

All ages \$.20

EMPLOYER PAID LTD BUY-UP

Rate per Employee Per Month \$4.05

EMPLOYER PAID LTD/NON-MEDICAL PARTICIPANTS

Rate per Employee Per Month \$2.49

RETIREE LIFE/AD&D (RETIREE PAID)

Rate life rate per \$10,000

AGE	RATE
>55	\$6.45
55-59	\$10.65
60-64	\$12.15
65-69	\$22.25
70-74	\$37.80
75-79	\$52.20
80-84	\$76.50
85+	\$116.25

RETIREE AD&D RATES PER \$10,000

All ages \$.40

Employers can elect to offer the additional employee benefits

*Life/AD&D and LTD products available through MUST are underwritten by Dearborn National and/or provided by Dearborn Life Insurance Company and certain of its affiliates.

