



GROUP BENEFIT PROGRAM SUMMARY

For MONTANA UNIFIED SCHOOL TRUST F024400

Today, most American 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.

Employer Paid Group Long Term Disability Insurance (LTD) – Class 03 (Core)

Eligibility	All Active Full Time Employees of Montana School Services Foundation, a participating Employer enrolled in the Group Medical Plan, who regularly work 17.5 hours per week, are eligible for insurance. Refer to your Employer for your waiting period and eligibility date.
Group LTD Benefit	50%
Maximum Monthly Benefit	\$5,000 (Benefits are taxable to the Employee)
Elimination Period	180 Days
Maximum Benefit Period	SSNRA
Minimum Monthly Benefit	\$100
Social Security Offset Method	Primary and Family Integration
Own Occupation Period	24 months
Partial Disability	
Earnings Test – During Own Occ Period	80%
Earnings Test – After Own Occ Period	80%
Work Incentive Benefit	<p>Proportionate – 12 months. Partial disabled employees are eligible for a Work Incentive Benefit. The Work Incentive Benefits allows the partially disabled employee to receive their monthly benefit if their benefit plus their earnings do not exceed 100% of indexed pre-disability income. If their benefit plus their earnings exceeds 100% of indexed pre-disability income, their benefit is reduced by the excess. After 12 months, the employee’s Work Incentive Benefit is calculated by multiplying their monthly benefit by their loss of salary ratio.</p> <p>“Partial Disabled” means than an employee is working in a partial or part-time capacity after becoming disabled and meets the earnings test shown above.</p>
Rehabilitation Incentive Income (RII)	<p>Proportionate – 12 months. RII is offered to employees who agree to take part in a rehabilitation plan, structured to return them to gainful employment in another occupation because they can not return to their regular occupation. During the first 12 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed pre-disability earnings, the monthly benefit is reduced by the excess. After 12 months, RII is equal to the monthly benefit reduced by multiplying the monthly benefit by the adjusted loss of salary ratio.</p>

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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Montana is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. (For internal use only: Policy number FDL1-504-707)

Survivor Benefit	If the employee passes away after being disabled and receiving long-term disability benefits for 6 consecutive months, Dearborn National will pay the employee's beneficiary a lump sum benefit equal to 3 months of disability benefits.
Day Care Expense Benefit	While receiving RII, and participating in an approved rehabilitation plan, the claimant may be reimbursed for eligible day care expenses.
Mental Disorder Limitation	24 months
Substance Abuse Limitation	No Limitation
Special Conditions Limitation	No Limitation
Pre-Existing Condition Limitation	3/12 – A pre-existing condition means a sickness or injury for which an employee received treatment within 3 months prior to the effective date. Any disability contributed to or caused by a pre-existing condition within the first 12 months of the effective date will not be covered.
Waiver of Premium	Included
Additional Features	Disability Resource Services – In addition to the resource services available on-line at GuidanceResources.com , Disability Resource Services provides a 24 hour telephonic support for all LTD insureds for behavior health issues. A staff of master degree clinicians are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. Face-to-face counseling – Up to three face-to-face counseling sessions per year to address appropriate behavioral health issues.

This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage, including any exclusions, conditions and limitations, a reductions of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Refer to your certificate for complete details and limitations of coverage.