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.

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

www.mustbenefits.org  (800)845-7282  (406)457-4400
PO Box 4579  Helena, Montana  59604-4579

Follow us at MUSTbenefits

MUST is proudly sponsored by

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

**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 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

**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**

**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

**Voluntary Life/AD&D (Employee Paid)**

**Rates per $10,000**

- **AGE** | **RATE**
- <25 | $1.05
- 25-29 | $1.10
- 30-34 | $1.20
- 35-39 | $1.50
- 40-44 | $2.20
- 45-49 | $3.60
- 50-54 | $5.30
- 55-59 | $8.70
- 60-64 | $9.90
- 65-69 | $18.20
- 70-74 | $29.70
- 75-79 | $40.40
- 80+ | $76.70

**Voluntary AD&D (Employee Paid)**

**Rates per $10,000**

- **AGE** | **RATE**
- <25 | $0.20
- 25-29 | $0.20
- 30-34 | $0.20
- 35-39 | $0.20
- 40-44 | $0.20
- 45-49 | $0.20
- 50-54 | $0.20
- 55-59 | $0.20
- 60-64 | $0.20
- 65-69 | $0.20
- 70-74 | $0.20
- 75-79 | $0.20
- 80+ | $0.20

**Voluntary LTD (Employee Paid)**

**Rate per Employee**

- $4.05

**Employer Paid LTD Buy-Up**

**Rate per Employee Per Month**

- $2.49

**Voluntary LTD (Employee Paid)**

**Rate per Employee Per Month**

- $4.05

**Employer Paid LTD for Non-medical Participants**

**Rate per Employee Per Month**

- $2.49

**Retiree Life/AD&D (Retiree Paid)**

**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

**AD&D Rates Per $10,000**

- **AGE** | **RATE**
- All ages | $0.40

**Retiree AD&D**

**Rates Per $10,000**

- **AGE** | **RATE**
- All ages | $0.40

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