

DEARBORN LIFE INSURANCE COMPANY

701 E. 22nd Street, Lombard, IL 60148

GROUP LONG TERM DISABILITY INCOME INSURANCE OUTLINE OF COVERAGE

This Outline of Coverage is a brief description of the insurance coverage provided.
For further details of coverage, please refer to the Policy.

Group Policyholder:	STATE OF MONTANA	
Policy Number:	F026969-0001	
Effective Date:	January 1, 2022	
Class Number 01:	All active Members enrolled in the State sponsored health plan working for the Policyholder in the United States of America who are Actively at Work for the Policyholder and who have completed the Waiting Period.	
Waiting Period:	If You are in a class eligible for insurance on or before the Policy Effective Date: None If You enter a class eligible for insurance after the Policy Effective Date: None	
Elimination Period:	180 Days	
LTD Monthly Benefit:	60% of Monthly Earnings to a Maximum Gross Monthly Benefit of \$9,200 per month subject to reduction by deductible sources of income or Disability Earnings	
Social Security Offset Method:	Family Social Security	
Minimum Monthly Benefit:	\$100 or 10% of Your Gross LTD Monthly Benefit, whichever is greater	
Policyholder Contribution:	0% of premium	
Maximum Period Payable:	Age on Date of Disability	Maximum Period Payable
	Less than 60	To SSNRA*
	60	60 months or to SSNRA*, whichever is greater
	61	48 months or to SSNRA*, whichever is greater
	62	42 months or to SSNRA*, whichever is greater
	63	36 months or to SSNRA*, whichever is greater
	64	30 months or to SSNRA*, whichever is greater
	65	24 months

Maximum Period Payable:	Age on Date of Disability	Maximum Period Payable
	66	21 months
	67	18 months
	68	15 months
	69	or over 12 months

* Social Security Normal Retirement Ages Based on the 1983 amendment to the Social Security Act, the following are normal retirement ages by date of birth.

Year of Birth	Social Security Normal Retirement Age
1937 or earlier	65 years
1938	65 years, 2 months
1939	65 years, 4 months
1940	65 years, 6 months
1941	65 years, 8 months
1942	65 years, 10 months
1943-1954	66 years
1955	66 years, 2 months
1956	66 years, 4 months
1957	66 years, 6 months
1958	66 years, 8 months
1959	66 years, 10 months
1960 or later	67 years

OTHER FEATURES

The following other features are included:

- Waiver of Premium
- Work Incentive Benefit
- Rehabilitation Incentive Income
- Recurrent Disability
- FMLA Coverage Extension
- Survivor Benefit
- Worksite Modification Benefit
- Vocational Rehabilitation Service
- Social Security Assistance
- Continuity of Coverage

Limitations and Exclusions:

Limitations and a Pre-existing Condition Exclusion apply. See policy for complete details.