

Plan Highlights

Group Long Term Disability Insurance



Spalding University

COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

As Defined by the Employer.

CONTRIBUTION REQUIREMENTS

Core: Coverage is 100% Employer Paid.

ELIMINATION PERIOD

180 consecutive days of total disability.

BENEFIT AMOUNT

Core: The benefit amount is equal to 60% of your monthly covered earnings, from a minimum of \$100, to a maximum benefit of \$5,000 per month.

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	To age 65
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or more	12 months

FEATURES

- ▶ Activities of Daily Living Benefit
- ▶ COBRA Benefit
- ▶ Extended Disability Benefit
- ▶ Military Services Leave of Absence
- ▶ FMLA Continuation
- ▶ Interruption and Recurrent Provisions - 30 trial work days
- ▶ Own Occupation Coverage – 36 Months
- ▶ Rehabilitation Provision
- ▶ Residual and Partial Disability
- ▶ Specific Indemnity Benefit
- ▶ Survivor Benefit – 3 months
- ▶ W-2 Services
- ▶ Work Incentive & Child Care Provisions
- ▶ Worksite Modification Benefit

VALUE-ADDED SERVICES

- ▶ Employee Assistance Program - Phone Support Follow-Up, 3 Face Face Visits
- ▶ Travel Assistance Services
- ▶ ID Theft Recovery Services

LIMITATIONS

- ▶ Pre-Existing Condition Limitation: 3/12
- ▶ Mental & Nervous Limitation – 2 years outpatient
- ▶ Substance Abuse Limitation – 2 years
- ▶ Offsets: your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans