

# Voluntary Group Long-Term Disability Income Protection



*An effective way to help secure your and your family's future income should you become disabled for an extended period of time. Without a steady income, most people would not be able to make payments on their homes or keep their family financially stable. Voluntary Group Long-Term Disability Income Protection is the answer! It is a convenient, economical way of securing an income while out of work from an unexpected accidental injury or illness.*

## Voluntary Group LTD Income Protection benefit options...

- \$100 per week in \$50 increments to a maximum of \$1,150 per week (subject to coordination with other income benefits) - as long as the amount does not exceed 60% of your basic weekly earnings.
- Minimum monthly benefit is \$100.

**Maximum Benefit Duration** - benefits are payable monthly according to a reducing benefit duration (RBD) designed to assist the employer in complying with the ADEA. The RBD selected by your employer is shown on the rate grid delivered with this flyer.

Refer to your rate grid for plan, elimination period and benefit duration.

**Basic Weekly Earnings** can be defined as, the weekly compensation you earn from your normal occupation from your employer. It does not include earnings from overtime, bonuses, or any other form of extra pay. However, if your compensation is based in whole or in part

on commissions, basic weekly earnings will include the weekly average paid in commissions during the 12-month period prior to the date disability began.

## Full Family Intergration (Other Income Benefits)

These benefits will be reduced by disability benefits you, your spouse and child(ren) are eligible to receive from Social Security, or you are eligible to receive from Worker's Compensation, other group disability income plans, disability or retirement benefits you receive under your employer's retirement plan, earnings you receive from sick leave or a salary continuation plan paid by your employer, or from any form of employment.

## You are eligible if...

- You are currently employed, work full-time (at least 30 hours per week unless otherwise mandated by your employer) and have satisfied your group's waiting period.

## Your personal monthly premiums...

are based upon your age and the industry in which you are employed. Your monthly premiums will depend on the amount of the insurance selected. Premiums will increase in accordance with the applicable rate table as your age increases – refer to your group's rate grid.

This coverage is payroll deducted and sponsored by your employer. You have the benefit of being a part of a working group.

## Should you go out on a disability...

you will need to meet the policy requirements according to the plan your employer elected, and you must submit a claim form prior to being approved for a disability benefit. Your benefit checks will be sent directly to your home on a monthly basis.

## Progressive Partial disability provides...

the opportunity, through a combination of earnings and benefits, to receive up to 100% of pre-disability income. Naturally, the benefit is limited to the maximum that your employer elected. To be eligible for progressive partial disability benefits, you must be earning less than 80% of your pre-disability earnings.



## Should you become partially or totally disabled...

your premium payments are waived during the entire period for which benefits are payable.

- **Totally Disabled**...unable to perform the material and substantial duties of your own occupation for the first 24 months of benefit payments. After benefits have been paid for 24 months, you must be unable to engage in any occupation for which you are reasonably qualified by education, training or experience.

With respect to Insureds employed as pilots, co-pilots and crew of aircraft: "Total Disability" or "Totally Disabled" means because of injury or sickness you cannot perform the material and substantial duties of any gainful occupations for which you are or become reasonably fitted by training, education or experience. The loss of a pilot's license for any reason does not, in itself, constitute Total Disability.

## Voluntary Group LTD Income Protection has "Pre-Existing Condition" exclusions...

benefits will not be paid for disabilities resulting from conditions for which you received treatment 12 months prior to your effective date. This exclusion does not apply to a disability that begins more than 24 months after your effective date. This exclusion does not apply if you have been treatment free for 6 months after your effective date. (12/12 in CO, CT, MD, MS, MT, NC, SC, WI and WV; and 3/12 in PA).

## Mental Illness and Substance Abuse

Benefits for a disability resulting from mental illness or substance abuse are payable as any sickness for 24 months, and beyond the 24 months if institutionalized.

## General Exclusions

No benefits are payable for disabilities resulting from war or acts of war, intentionally self-inflicted injuries, active participation in a riot or commission of or attempt to commit a felony or any type of assault or battery.

Your coverage also includes...

- 3-Month Survivor Benefit
- Cost of Living Freeze
- Continuity of Coverage

## Employee Assistance Program

### GuidanceResources® Online

([www.GuidanceResources.com](http://www.GuidanceResources.com)) offers online resources, articles and information on a variety of topics including personal health, family matters, financial and legal concerns to you free of charge. This service is available online 24 hours a day, seven days a week. Just log onto [www.GuidanceResources.com](http://www.GuidanceResources.com) and enter the Company ID provided by your employer.

GuidanceResources® Online is made available through ComPsych®, a worldwide leader in employee-assistance programs (EAPs), managed behavioral health, work-life services, crisis intervention and Human Resources support services.

## How to Enroll

Simply complete the provided enrollment form and indicate the amount of disability coverage you would like. Once completed, return the enrollment form promptly to your employer for processing.

*\*This information is only a product highlight. The policy has exclusions, limitations, and reduction 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.*

*Product availability and product features may vary by state. Refer to your certificate for complete details and limitations of coverage. (FDL Policy number 2M-LTD-86)*



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