



## Employer Paid Long Term Disability Insurance

Standard Insurance Company and your human resources representative developed this document to provide you with information about Long Term Disability. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please contact your human resources representative for a copy of the Employer Paid Long Term Disability (LTD) Employee Certificate Booklet.

### Eligibility

To become insured, you must be:

- A regular full-time employee of The University of Alabama in Tuscaloosa in active employment with the employer
- *Actively at work* at least 38.75 hours each week
- A citizen or resident of the United States

### Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements. When eligibility requirements have been met as described above, Standard Insurance Company's Long Term Disability coverage may be effective as early as September 1, 2004.
- An *active work* requirement. This means, if you are not *actively at work* on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 day of *active work* as an eligible employee.

### Benefit Amount

Your monthly benefit is 66 2/3% for the first 90 days, then 60% of your insured *predisability earnings* reduced by *deductible income*. Please contact your human resources representative for additional information regarding what is included in *predisability earnings*.

Plan Maximum Monthly Disability Benefit: \$10,000

Plan Minimum Monthly Disability Benefit: \$100

### Benefit Waiting Period

If your claim for Long Term Disability benefits is approved by The Standard, benefits become payable after you have been continuously *disabled* for 90 days and remain continuously *disabled*. LTD Benefits are not payable during the *benefit waiting period*.

### Preexisting Condition Exclusion

A general description of the Preexisting Condition Exclusion is included in the Employer Paid LTD Employee Certificate Booklet. If you have questions, please check with your human resources representative.

*Preexisting Condition Period:* The 90 day period just before your insurance becomes effective

*Exclusion Period:* 12 months

### Own Occupation Period

For the plan's definition of *disability*, as described in your brochure, the Own Occupation Period is the first 24 months for which *LTD Benefits* are paid.

### Maximum Benefit Period

If you become *disabled* before age 62, *LTD benefits* may continue during *disability* until you reach age 65. If you become *disabled* at age 62 or older, the benefit duration is determined by your age when *disability* begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

### When Benefits End

*LTD Benefits* end automatically on the earliest of:

- The date you are no longer *disabled*
- The date your *maximum benefit period* ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of *temporary recovery*
- The date you fail to provide proof of continued *disability* and entitlement to benefits

The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.