

**MBA - LTD - Plan 1(#622715)-Officers, Partners,Owners**  
**Your Summary of Long Term Disability (LTD) Benefits**

**Your Long Term Disability Benefits**  
 Financial protection during illness or injury

**Coverage Basics**

<p><b>How much Long Term Disability is offered by my employer?</b></p>	<p><b>60%</b> of your Pre-disability Earnings* up to <b>\$5,000</b> a month is paid for by your employer .</p> <p><small>*Generally, Pre-disability Earnings include your total income before taxes and any deductions for pre-tax contributions. For definition of your Pre-disability earnings please consult your Booklet-Certificate for additional information.</small></p>
<p><b>Are all types of illnesses and injuries covered?</b></p>	<p>Long Term Disability covers injuries and illnesses that are both work-related and non-work-related.</p>
<p><b>When does my benefit begin and end?</b></p>	<p>You are eligible for Long Term Disability (LTD) benefits if you have a significant change in your physical or mental condition(s) and cannot perform the material duties of your occupation because of that illness, injury or disabling pregnancy-related condition. As a result, your work earnings are <b>80%</b> or less than your predisability earnings.</p> <p>If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.</p> <p>Once your claim is approved, you will be eligible to receive LTD benefits starting on the <b>90th</b> day after the date your disability began. Generally your benefit payment will continue for as long as you remain disabled and meet the requirements of the LTD policy, or until you reach age 65, whichever is sooner. If your disability occurs at age 62 or above, your benefit may be reduced based on pre-determined schedule. Please refer to your Booklet-Certificate.</p>
<p><b>Are there any reductions, exclusions or limitations on Long Term Disability?</b></p>	<p><b>Reductions</b></p> <p>Your benefits may be reduced if you are receiving income from other sources. Examples include:</p> <ul style="list-style-type: none"> <li>ü Any governmental retirement system earned as a result of working for your current employer</li> <li>ü Any disability or retirement benefit received under a retirement plan</li> <li>ü Any benefits from Social Security or similar plan or act</li> <li>ü Workers' Compensation</li> <li>ü Earnings from any form of employment</li> <li>ü Payment from Statutory Disability Plans</li> </ul> <hr/> <p><b>Exclusions</b></p> <p>You will not receive benefits under certain circumstances. Examples include:</p> <ul style="list-style-type: none"> <li>ü Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or driving under the influence of alcohol/drugs.</li> <li>ü You are not under the regular care of a doctor when requesting disability benefits.</li> <li>ü You are receiving payment under a salary continuance or retirement plan sponsored by your employer.</li> </ul>

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**Limitations**

- ü You can receive benefit payments for Long term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of **24 months** per occurrence. This time period may be extended if you are confined to a hospital.

**Pre-existing Conditions**

Your Long Term Disability policy may limit the benefits you can receive for pre-existing conditions. A pre-existing condition is an illness, injury or pregnancy related condition for which you were diagnosed, treated; or received medical treatment or; were prescribed medications

Please refer to your booklet certificate for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations

**Is there anything else I should know about my plan?**

**Recurring disabilities**

If you return to work full-time from a disability, and become disabled from the same illness or injury in less than **6 months**, you will begin receiving benefits again immediately.

If you return to work full time for **6 months** or more, a recurring disability will be considered a new disability.

**Partial disabilities**

You are considered partially disabled if you are unable, due to an injury or illness, to perform the main duties of your regular occupation on a full time basis. Partial disability benefits allow you to work, earn income from your employer and continue receiving benefits.

This may enable you to receive 100% of your income during the first **12 months** of your disability. After the first **12 months**, partial disability benefits can continue based on a formula that you will find in your Booklet-Certificate.

**Vocational Rehabilitation and Return to Work**

Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will work with your employer to provide reasonable accommodations to help you return to work. You may even qualify for an increase in your benefits by participating in a rehabilitation program.

**What additional features should I know about?**

**Survivor Benefit**

If you die after **180 days** of disability, your eligible survivor will receive a lump sum **3 month(s)** gross disability benefit.

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