

## LONG TERM DISABILITY INSURANCE

*The long term disability insurance plan (LTD) provides monthly benefits if an employee becomes ill or injured and is unable to work. This income replacement is designed to restore part of the work earnings lost during a period of disability.*

### Eligibility

Faculty and Staff are eligible for group long term disability insurance coverage if they are employed in a "Regular" position with an FTE of .5 or greater or employed in a "Temporary" position for more than 6 months with an FTE of .5 or greater.

### Effective Date of Coverage

Coverage is effective on the first day of the month following the employee's date of hire or eligibility. Coverage for employees hired on the first day of the month or first working day of the month is effective immediately.

Employees must be actively at work on the effective date of coverage.

### Change in Status Guidelines

Employees may enroll, disenroll, or change their long term disability insurance coverage during the calendar year when a Permitted Election Change Event occurs. Benefits are subject to the 3-12 month pre-existing condition exclusion when a coverage option is increased due to a Permitted Election Change Event.

Employees must enroll or make changes in coverage within 31 days of the Permitted Election Change Event.

Listed below are several Permitted Election Change Events that may allow an employee to initiate a midyear long term disability insurance coverage change.

- Change in legal marital status
- Change in number of dependent children
- Change in employment status or work schedule which results in a gain or loss of coverage eligibility
- Change in coverage under other employers' benefits plan, if substantial

### Termination of Coverage

Coverage terminates on the last day of the month following the date of termination or date the employee is no longer eligible for coverage. If the date of termination or employee's coverage ineligibility is the last day of the month, coverage will terminate immediately.

### Leave of Absence

Employees may continue long term disability insurance coverage while on an approved leave of absence for up to two years. The employee should contact the Campus Benefits Office to establish the direct bill premium payment process.

## Active Military Duty Leave of Absence

An employee who commences a leave of absence for active duty in the military may cancel long term disability insurance coverage during the leave. Upon return from active duty, the employee may reenroll for long term disability insurance coverage without any waiting period or pre-existing condition exclusions. The employee may be required to provide documentation to support the date military service ended.

## Unum Overview



Unum is the leader\* in income protection insurance and services. The subsidiaries of Unum, which include Unum Life Insurance Company of America, offer a comprehensive, integrated portfolio of products and services backed by industry-leading return-to-work resources and disability expertise.

The Unum brand represents the disability income protection resources of several insuring companies – many with more than a century of industry experience. These companies offer insurance products that help employees protect their incomes if they become injured or ill and unable to work, and provide extensive resources to help them get back to work. The company's commitment to customers focuses on 1) comprehensive product offerings that meet customer needs, 2) benefits emphasizing return to work, and 3) highly responsive service.

Named one of Fortune's top ten most admired insurance companies\*\*, Unum has operations in the United States, Canada, the U.K., Japan, and elsewhere around the world. For more information, including current financial ratings and reports, visit the Unum home page listed below.

\* Unum represents multiple insuring subsidiaries of Unum Corporation and includes the #1 individual and group insurance carriers in the United States, according to the JHA U.S. 2001 Group and Individual Disability Market Surveys, 2002.

\*\* "America's Most Admired Companies." Fortune magazine, March 4, 2002.

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## Group Identification Number (Long Term Disability)

- 501193-001

## Benefits Summary

The long term disability insurance plan (LTD), which is underwritten by Unum, provides monthly benefits if an employee becomes ill or injured and is unable to work. This income replacement is designed to restore part of the work earnings lost during a period of disability.

Benefits begin after completion of the elimination (waiting) period and are equal to a percentage of the employee's base annual salary, up to a maximum of \$10,000 per month. Benefit amounts may be reduced by other income benefits, such as, but not limited to, pay for sick leave, workers compensation,

university retirement, Social Security disability/retirement payable by the United States Social Security Act, etc.

To qualify for LTD benefits, an employee must be limited from performing the material and substantial duties of their regular occupation due to sickness or injury; and have a 20% or more loss in their indexed monthly earnings due to the same sickness or injury. After 24 months of disability payments, disability will continue if the employee is unable to perform the duties of any gainful occupation for which they are reasonably fitted by education, training, or experience.

<b>Option</b>	<b>Income Replacement</b>	<b>Elimination Period</b>
1	No coverage	
2	50%	180 days
3	66 2/3%	180 days
4	50%	90 days
5	66 2/3%	90 days

[Premium/Price Tag Information](#)

[LTD Policy Booklet](#)