

## GROUP LONG-TERM DISABILITY (LTD) PROGRAM SUMMARY for City of Woodstock

Our Group LTD plans are more than an insurance contract; they are a commitment to provide income protection to an impacted employee, and a commitment to work with the policyholder to explore return to work strategies, workplace accommodations and retraining opportunities.

<b>Eligibility</b>	All Eligible Active Full Time Employees, excluding elected officials
<b>Group LTD Benefit Percentage</b>	60%
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Minimum Monthly Benefit</b>	\$100
<b>Elimination Period</b>	90 days
<b>Maximum Period Payable</b>	Social Security Normal Retirement Age (SSNRA)
<b>Social Security Offset Method</b>	Family Integration
<b>Own Occupation Period</b>	2 Years
<b>Partial Disability:</b> Earnings Test – During Own Occ Period Earnings Test – After Own Occ Period	80% 60%
<b>Work Incentive Benefit</b>	Proportionate – 12 months. This feature provides the opportunity, through a combination of earnings and benefits, to receive up to 100% of pre-disability income. The LTD benefit is limited to the maximum amount your employer has elected. To be eligible for a Work Incentive Benefit, you must be earning less than 80% of your pre-disability earnings during the first 12 months of your disability, and less than 60% of pre-disability earnings after the first 12 months.
<b>Rehabilitation Incentive Income</b>	Proportionate – 12 months. This feature provides the ability to receive more than 100% of pre-disability income by reducing the monthly benefit by the amount of disability earnings in excess of 100%.
<b>Survivor Benefit</b>	If the employee passes away after being disabled and receiving long-term disability benefits for six consecutive months, we will pay the employee's beneficiary a lump sum benefit equal to three months of disability benefits.
<b>Day Care Expense Benefit</b>	While receiving Rehabilitation Incentive Income, and participating in an approved rehabilitation plan, the claimant may be reimbursed for eligible day care expenses to cover the expense of child care.
<b>Mental Disorder Limitation</b>	24 months
<b>Substance Abuse Limitation</b>	24 months
<b>Special Conditions Limitation</b>	Unlimited
<b>Pre-Existing Condition Limitation</b>	3/12 - A pre-existing condition means a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>▪ <u>Disability Resource Services</u> - In addition to the resource services available on-line at <a href="http://www.GuidanceResources.com">www.GuidanceResources.com</a>, Disability Resource Services provides a 24 hour telephonic support for all LTD insureds for behavioral health issues. A staff of master degree clinicians are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. <ul style="list-style-type: none"> <li>• Face-to-face counseling – Up to 3 face-to-face counseling sessions per year to address appropriate behavioral health issues.</li> </ul> </li> </ul>

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