



## Long Term Disability Coverage Highlights Truman State University

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### ***Long Term Disability Insurance***

Standard Insurance Company has developed this document to provide you with information about the insurance coverage provided to you through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Long Term Disability (LTD) Employee Brochure included in your packet or check with your human resources representative.

### ***Eligibility***

To become insured, you must be:

- A regular, full-time employee of Truman State University, excluding temporary or seasonal employees, full time members of the armed forces, leased employees or independent contractors
- *Actively at work* (to include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of Active Work on those days) at least 32 hours each week or teach at least 24 undergraduate credit hours per academic year or the equivalent
- A citizen or resident of the United States or Canada

### ***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
- An *eligibility waiting period*

An *active work* requirement. This means that 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 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 Benefit: \$10,000

Plan Minimum Monthly 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 180 days and remain continuously *disabled*. Benefits are not payable during the *benefit waiting period*.

### ***Preexisting Condition Exclusion***

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

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

*Treatment Free Period:* 12 consecutive months during the *exclusion period*.

*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

### ***Group Insurance Certificate***

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. 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