

Summary of Long-Term Disability (LTD) Benefits

Your Group Long-Term Disability Benefits

Steady income for longer-lasting disabilities

Coverage Basics

Am I eligible for coverage? You qualify if you are an active full-time employee working a minimum of 26 hours per week. If you are a new hire or have not been previously covered by your employer’s plan, you may need to complete a probationary or waiting period of 30 days of employment.

When does coverage become effective? Your Long-Term Disability coverage will begin on the 1st of the month following your probationary period, if you are actively at work.

How much Long-Term Disability does my employer provide? Your employer-paid plan pays a monthly benefit based on a percentage of your Pre-Disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits:

*Generally, Pre-Disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-Disability Earnings.

Long-Term Disability	Percentage of monthly income replacement:	Maximum monthly benefit:	Benefits begin after a covered injury or illness:	Benefits end at recovery or: (whichever comes first)
Employer-paid Plan	66 2/3%	\$3,000	90 days	Age 65 or Social Security Normal Retirement Age*

*If your disability occurs at age 62 or later, the maximum age you may receive benefits will be based on a schedule that complies with the Age discrimination in Employment Act (ADEA). Please refer to your Policy Documents for more information.

Are all types of illnesses and injuries covered? Long-Term Disability (LTD) covers injuries and illnesses that are both work-related and non-work-related.

When am I considered to be Disabled? You will be considered disabled for 24 months from the date you last worked if:

- After a significant mental or physical change resulting from an illness or injury, you can't perform the material duties of your own occupation.
- Your earnings are 80%, or less, of your adjusted Pre-Disability earnings.

After the first 24 months of your disability that monthly benefits are payable, you will be considered disabled on any day that you can't perform the materials duties of any reasonable occupation* due to illness and injury.

If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.

*Any "reasonable occupation" means a job you could be expected to perform satisfactorily in light of your age, education, training, experience, station in life and physical and mental capacity.

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Are there any offsets that may reduce Long-Term Disability?

Offsets

Your benefits may be reduced if you are receiving income from other sources. See your plan documents for a complete listing. Examples include:

Employer sources:

- Any disability or retirement benefit received under a retirement plan
- Disability benefits received from any statutory disability plan
- Payments received from accumulated sick time or salary continuation program related to your current employer

Government sources:

- Temporary disability benefits received under any state or federal workers' compensation law
 - Benefits from Social Security or similar plan or act
 - Income from a Governmental retirement system earned as a result of working for your current employer
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Are there any exclusions that apply to Long-Term Disability?

Exclusions

You will not receive benefits under certain circumstances. Examples include:

- 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.
- You are not under the regular care of a doctor when requesting disability benefits.
- You are receiving payment under a salary continuance or retirement plan sponsored by your employer.

Pre-existing Conditions

Pre-existing Conditions may affect the benefits paid by your Long-Term Disability policy:

- A pre-existing condition is an illness, injury or pregnancy-related condition for which you were diagnosed, received medical treatment, or prescribed medications during the **3** month period before your coverage effective date.
- No benefit will be paid for a disability that occurs during the first **12** months after your coverage effective date that is caused by, or related to, a pre-existing condition.
- Benefits will be paid for covered disabilities not related to a pre-existing condition.

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

Are there any limitations that apply to Long-Term Disability?

Limitations

You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of **24** months for all disability periods during your lifetime. This time period may be extended if you are confined to a hospital.

Is there anything else I should know about my plan?

Recurring disabilities

If you return to work and become disabled again from the same illness or injury, it may be considered the same disability. If it is, you will only have to satisfy one elimination period and may be eligible to begin receiving benefits immediately if:

The disability recurs during the elimination period and within **30** consecutive days of work or the disability recurs after the elimination period and within **6** consecutive months of work.



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Partial disabilities

Partial disability benefits allow you to work, earn income and continue receiving benefits so you can receive up to **100%** of your income during the first **12** months of your disability. You are considered partially disabled if, due to an injury or illness:

- You are performing some of the material duties of your own occupation
- And you are earning **80%** or less than your Pre-Disability Earnings

After the first **12** months, partial disability benefits can continue based on a formula that you will find in your policy documents.

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?

Premium Waiver	If you have satisfied your elimination period and you qualify to receive disability benefits, your coverage may continue without premium payments being required during the time you are eligible to receive disability benefits.
Survivor Benefit	If you die during a period when you qualify for disability benefits we will pay your eligible survivor a lump sum equal to 3 months of your gross disability benefit.
Employee Assistance Program (EAP), Aetna Resources for LivingSM	24/7 confidential support and resources online or by phone, for issues with parenting, troubled relationships, substance abuse, etc. Members and their family members also have access to up to three face-to-face counseling sessions per year with an EAP network provider. Call: 1-855-283-1915 or Visit: www.mylifevalues.com/ (password: " resources ")

How do I file a Long-Term Disability claim?

To file a Long-Term Disability claim	Please contact your employer
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1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

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