



# Lewis Cass ISD

## Long Term Disability Insurance Plan Highlights

### Policy 425047

Who is eligible?	You are eligible for Long Term Disability (LTD) coverage if you are an active employee in the United States working a minimum of 30 hours per week and have met the waiting period.
What is my monthly benefit amount?	66.6667% of your monthly earnings to a maximum of \$7,000.
How long do I have to wait to receive benefits?	Your elimination period is 60 days of disability (as described in the definition of disability)
How long will my benefits last?	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.
When would I be considered disabled?	<p>You are disabled when Unum determines that due to your sickness or injury:</p> <ul style="list-style-type: none"> <li>• you are unable to perform the material and substantial duties of your regular occupation; and</li> <li>• you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.</li> </ul> <p>After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury:</p> <ul style="list-style-type: none"> <li>• You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.</li> </ul> <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>The loss of a professional or occupational license or certification does not, in itself, constitute disability.</p>
When is my coverage effective?	Please see your plan administrator for your effective date.
What if I am out of work when the coverage goes into effect?	Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.
Can my benefit be reduced?	Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.



Does my plan cover mental/nervous and self-reported conditions?	Yes. Depending on your plan, the lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities — even if the disabilities are not continuous and/or are not related. Payments may only continue beyond 24 months if you are confined to a hospital or institution as a result of the disability.
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• Intentionally self-inflicted injuries;</li> <li>• Active participation in a riot;</li> <li>• War, declared or undeclared, or any act of war;</li> <li>• Commission of a crime for which you have been convicted;</li> <li>• Loss of professional license, occupational license or certification; or</li> <li>• Pre-existing conditions (see pre-existing condition section).</li> </ul> <p>The loss of a professional or occupational license does not, in itself, constitute disability.</p> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p>
What is considered a pre-existing condition?	<p>You have a pre-existing condition if:</p> <ul style="list-style-type: none"> <li>• You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and</li> <li>• The disability begins in the first 12 months after your effective date of coverage.</li> </ul>
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of the following:</p> <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

The policy provisions may vary or not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage, please refer to Policy Form C.FP-1 et al or contact your Unum representative. Underwritten by Unum Life Insurance Company of America, Portland, Maine

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