



Employer Paid Long Term Disability Coverage Highlights University of Alabama at Birmingham

Employer Paid Long Term Disability Insurance

Standard Insurance Company and your human resources representative developed this document to provide you with information about Long Term Disability. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please contact your human resources representative for a copy of the Employer Paid Long Term Disability (LTD) Employee Certificate Booklet.

Eligibility

To become insured, you must be:

- Regular full-time; temporary full-time; regular part-time; Twelve hour shift; Weekend staff nurse; resident or Post Doc 21 employees of University of Alabama at Birmingham in active employment with the employer
- *Actively at work* at least 20 hours each week
- A citizen or resident of the United States

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:

- When eligibility requirements have been met as described above, Standard Insurance Company's Long Term Disability coverage may be effective as early as September 1, 2004.
- 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 66 2/3% for the first 90 days, then 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 Disability Benefit: \$10,000

Plan Minimum Monthly Disability 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 90 days or the date the accumulated sick leave payments end, and remain continuously *disabled*. LTD Benefits are not payable during the *benefit waiting period*.

Preexisting Condition Exclusion

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

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

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

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.