



Long Term Disability: Full-time employees

Eligibility Minimum Hourly Requirement	You are eligible if you are a Full-time Employee in a position classified as: faculty or staff, excluding employees who are covered by a collective bargaining agreement and independent contractors. You must work a minimum of 35 hours per week.
Waiting Period for Benefits	None
Elimination period	The greater of the end of STD or 180 days
Benefit Percentage	66.67% of Base Monthly Earnings less other income benefits to a Maximum Monthly Benefits of \$15,000
Definition of Earnings	Base Salary
Minimum Monthly Benefit	Greater of \$100 or 10% of your Basic Monthly Earnings
Definition of Disability	For the first 24 months of benefits, the inability to perform the material duties of your "own occupation"- after that, it is "any occupation" based on your training, education and experience.
Pre-Existing Condition Exclusion	Benefits are not payable for pre-existing conditions if you become disabled from that condition in the first 12 months after becoming insured. Pre-existing condition means a condition resulting from an Injury or Sickness for which the Covered Person is diagnosed or received treatment within 6 months prior to the Covered Person's Effective Date.
Partial Disability	Loss of Earnings with 12 month work incentive
Survivor Benefit	Lump sum payment equal to three months of net benefits paid to an eligible survivor if you are receiving a benefit and have been disabled for 12 months.
Successive Periods of Disability	If you become disabled for the same condition within 12 months following your prior disability, you will not need to satisfy a new 180 day elimination period.
Contributions	100% Employer Paid
Benefit Duration	Up to your Social Security Normal Retirement Age

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.