Plan Highlights

Group Long Term Disability Insurance



Chester Community Charter School

COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

As Defined by the Employer.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

ELIMINATION PERIOD

90 consecutive days of total disability.

BENEFIT AMOUNT

The benefit amount is equal to 60% of your monthly covered earnings, from a minimum of the greater of $100 or 10% of gross monthly benefit, to a maximum benefit of $5,300 per month.

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years
66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69 or more	1 Year

FEATURES

- Extended Disability Benefit
- Military Services Leave of Absence
- Interruption and Recurrent Provisions
- Own Occupation Coverage – 24 Months
- Rehabilitation Provision
- Residual and Partial Disability
- Specific Indemnity Benefit
- Survivor Benefit – 3 months
- Work Incentive & Child Care Provisions
- Worksite Modification Benefit

VALUE-ADDED SERVICES

- Travel Assistance Services
- ID Theft Recovery Services

LIMITATIONS

- Pre-Existing Condition Limitation: 3/12
- Mental & Nervous Limitation – 24 months outpatient
- Substance Abuse Limitation – 24 months
- Offsets: your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans

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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6564, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

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