

GROUP LONG-TERM DISABILITY (LTD) PROGRAM SUMMARY

Our Group LTD plans are more than an insurance contract; they are a commitment to provide income protection to an impacted employee, and a commitment to work with the policyholder to explore return to work strategies, workplace accommodations and retraining opportunities.

Who Pays For the Coverage	Aurora University pays for 100% of the cost of the 60% Benefit Plan - You may elect to contribute to the 50% benefit plan on a post tax basis to receive a tax-free benefit.	
Eligibility	Class 1: All Eligible Active Full Time Employees Working a Minimum of 32 Hours per week Class 2: All Eligible Active Full Time Employees Working a Minimum of 32 Hours per week Electing to Contribute towards their LTD cost.	
NOTE: You are only eligible for one of the two classes indicated below.		
	Class 1	Class 2
Group LTD Benefit Percentage	60%	50%
Maximum Monthly Benefit	\$10,000	\$10,000
Minimum Monthly Benefit	\$100 or 10%, whichever is greater	
Elimination Period	90 days – satisfied through days of either Partial or Total Disability	
Maximum Period Payable	RBD-ADEA 1 (Reducing Benefit Duration)	
	<u>Age at onset of Disability</u>	<u>Maximum Period Payable</u>
	Less than age 60	To age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
	66	21 months
	67	18 months
	68	15 months
	69 and over	12 months
Social Security Offset Method	Family Integration	
Own Occupation Period	24 months	
Partial Disability:		
Earnings Test–During Own Occ Period	80%	
Earnings Test–After Own Occ Period	60%	
Work Incentive Benefit	Proportionate – 12 months. This feature provides the opportunity, through a combination of earnings and benefits, to receive up to 100% of pre-disability income. The LTD benefit is limited to the maximum amount your employer has elected. To be eligible for a Work Incentive Benefit, you must be earning less than 80% of your pre-disability earnings during the first 12 months of your disability, and less than 60% of pre-disability earnings after the first 12 months.	
Rehabilitation Incentive Income	Proportionate – 12 months. This feature provides the ability to receive more than 100% of pre-disability income by reducing the monthly benefit by the amount of disability earnings in excess of 100%.	
Day Care Expense Benefit	While receiving Rehabilitation Incentive Income, and participating in an approved rehabilitation plan, the claimant may be reimbursed for eligible day care expenses to cover the expense of child care.	
Mental Disorder, Substance Abuse and Special Conditions Limitation	24 months	
Pre-Existing Condition Limitation	3/12 - A pre-existing condition means a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.	

**This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Product availability and product features may vary by state. Refer to your certificate for complete details and limitations of coverage.*