

Group Benefit Program Summary for Small Business Association of Michigan - #SBAM0001

Group Long-term Disability Insurance (LTD)

Without a steady income, most people would not be able to make payments on their homes or keep their family financially stable. LTD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Your employer has made LTD coverage available for you to enroll in. Below are some of the major features of this program.

Eligibility	All Eligible Employees
Group LTD Benefit Percentage	60%
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	\$100 or 10% of gross monthly earnings, whichever is greater
Elimination Period	180 days
Maximum Period Payable	5 year Reducing Benefit Duration
Social Security Offset Method	Primary and Family Integration
Mental Disorder Limitation	24 Months
Substance Abuse Limitation	24 Months
Special Conditions Limitation	No limitation
Pre-Existing Condition Limitation	12/6/24 - A Pre-Existing Condition is a Sickness or Injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 24 months of your effective date will not be covered, unless you received no treatment of the condition for 6 consecutive months after your effective date.
Rehabilitation Incentive Income (RII)	RII is offered to employees who agree to take part in a rehabilitation plan, structured to return them to gainful employment in another occupation because they can not return to their regular occupation. During the first 12 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed predisability earnings, the monthly benefit is reduced by the excess. After 12 months, RII is equal to the monthly benefit reduced by multiplying the monthly benefit by the adjusted loss of salary ratio. Includes Day Care Expense Benefit.
Disability Resource Service	In addition to the resource services available on-line at GuidanceResources.com , Disability Resource Services provides a 24-hour telephonic support for all LTD insureds for behavioral health issues. A staff of master degree clinicians are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. Face-to-face counseling - Up to three face-to-face counseling sessions per year to address appropriate behavioral health issues.
Additional Features	Work Incentive Benefit, Survivor Benefit



This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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LTD Definition of Disability:

Total Disability	Total Disability means that during the first 24 consecutive months of benefits due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than 20% of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least 20%, but less than 80% of the employee's pre-disability weekly earnings.