

Worksite Voluntary Long-term Disability

Plan highlights for Small Business Association of Michigan

Imagine losing your income tomorrow — how long could you continue to support your family? For many people the answer is: not long. That's where long-term disability insurance comes in. It's your financial safety net when life throws the unexpected your way, whether it's an injury or an illness that keeps you from working. You can maintain a steady income, even when you're out of work, so you can focus on recovery instead of bills. Protect what matters most: your home, your family and your financial future.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Definition of earnings	Basic monthly earnings only
Class description	All Eligible Full-Time Employees

Benefits

Cost	100% employee-paid; premiums will be deducted from your payroll. Refer to Worksite Voluntary Long-term Disability rate grid for cost information.
Elimination period	90 days
Maximum benefit duration	Social Security Full Retirement Age
Benefit Amount	60% of basic monthly earnings
Monthly maximum benefit	\$6,000
Pre-existing condition limitation	12/6/24
Monthly minimum benefit	\$100
Portability	Included
Social Security integration method	Direct Family

Other limitations

Mental illness:	24 Months
Drug and alcohol abuse:	24 Months
Special conditions:	24 Months
Exclusions	The plan may not cover for any disability resulting from war, declared or undeclared or any act of war; active participation in a riot; intentionally self-inflicted injuries, commission of an assault or felony.

Other Voluntary Long-term Disability features

- Return to work
- Survivor
- Workplace modification

Definitions of disability included

- Total disability
- Partial disability
- Residual disability
- Recurrent disability

Frequently asked questions

What's worksite voluntary long-term disability?

This insurance helps protect your paycheck if you become injured or sick for a long period of time.

Why should I buy — and buy now?

Long-term disability insurance can help you maintain financial stability when you're sick or injured by safeguarding your income. Many people purchase this type of disability insurance for their own peace of mind. It's an effective way to ensure that a serious injury or illness will not prevent you from paying your bills or taking care of your loved ones.

If you choose not to purchase coverage now but decide to elect voluntary long-term disability later, you'll have to wait until the next open enrollment period. Evidence of Insurability (EOI) will not be required.

What's an elimination period?

This is the waiting period that must pass after a disability occurs before you can start receiving benefits from your disability insurance policy.

What's a pre-existing condition limitation?

A pre-existing limitation in disability insurance refers to a condition you had before your coverage began, which the insurer may exclude or limit benefits for, especially if it was treated or symptomatic during a defined "look-back" period before the policy started. This limitation typically lasts for a specific time, during which claims for that condition are not covered. If your disability is substantially related to this prior condition, your claim for benefits can be denied.

What are the definitions of disability specific to this policy?

- **Total disability:** "Totally disabled" means you can't perform the material and substantial duties of your regular occupation because of an injury or sickness, you're not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
- **Partial disability:** A partial disability benefit may be paid, if because of an injury or sickness of an employee, while unable to perform every material and substantial duty of their regular occupation on a fulltime basis, is performing at least one of the material and substantial duties of their regular occupation, or another occupation on a full- or part-time basis, and is earning less than 80% of his or her pre-disability earnings due to the same injury or sickness.
- **Residual disability:** The elimination period can be met using total disability, partial disability or a combination of both.
- **Recurrent disability:** The benefit allows claim payments to continue without satisfying a new elimination period if an employee returns to active, full-time work and had a recurrent disability within six consecutive months of return to active work.

All information is provided as a benefit outline. This document is not part of the insurance policy and it does not change or extend liability under the group policy to American United Life Insurance Company®. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the Group Policy, the Policy will prevail.

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