

# Long-Term Disability (LTD)

## Employees Hired On or After January 1, 2015

<b>What is Long-Term Disability?</b>	Long-Term Disability, or LTD, coverage can replace a portion of your income if a lengthy covered illness or injury leaves you unable to work for an extended period of time.
<b>Who is eligible?</b>	Active full-time and part-time employees hired on or after 1/1/2015 working 20 or more budgeted hours per week.
<b>Who pays the premium?</b>	If you elect coverage, premiums are payroll deducted on a semi-monthly basis.
<b>When does coverage become effective?</b>	If you elect coverage, you must be actively at work for at least one day, and the coverage begins on the 1st of the month following 30 days from your date of hire.
<b>What is the amount of coverage?</b>	<p>You have two options:</p> <ul style="list-style-type: none"><li>• <b>Option 1:</b> 50% of your pre-disability budgeted monthly earnings, not to exceed \$7,500 per month.</li><li>• <b>Option 2:</b> 60% of your pre-disability budgeted monthly earnings, not to exceed \$7,500 per month.</li></ul> <p>Benefits may be reduced by other sources of income and disability earnings.</p>
<b>When do benefits begin?</b>	<p>Benefits begin after you have been disabled for the greater of 180 days or the exhaustion of your Short-Term Disability (STD) benefits.</p> <p>You must be continuously disabled and under the care of a physician during your elimination period, and no benefit is payable during the LTD elimination period.</p>
<b>What is the maximum duration of LTD benefits?</b>	"Social Security Normal Retirement Age". View your plan certificate for more details.
<b>What is the definition of disability?</b>	<p>For the first 24 months of LTD benefits, you are disabled when Aflac determines:</p> <ol style="list-style-type: none"><li>a) You are unable to perform the material and substantial duties of your regular occupation due solely to your illness or your injury;</li><li>b) You are under the regular care of a physician; <b>and</b></li><li>c) You have a 20% or more loss in your covered monthly earnings due to that same illness or injury.</li></ol> <p>After 24 months of LTD monthly benefits, you are still considered disabled if, due to the same illness or injury, you are unable to perform the duties of <u>any</u> gainful occupation for which you are reasonably fitted by education, training, or experience.</p>
<b>What is the pre-existing condition exclusion?</b>	<p>Benefits will not be paid if your disability begins in the first <b>twelve (12) months</b> following the effective date of coverage and your disability is caused by, contributed to by, or the result of a pre-existing condition.</p> <p>A pre-existing condition is any condition for which during the <b>six (6) months</b> prior to your effective date of coverage, whether or not the condition is diagnosed or misdiagnosed, you have received care, treatment, consultation or diagnoses, or taken prescribed medication or drugs.</p> <p>The pre-existing condition exclusion applies to all new coverage, e.g., if you increase your LTD coverage from the 50% to the 60% plan.</p>



**Are there any other exclusions or limitations?**

Disability plans have conditions, exclusions, offsets, and limitations.

No benefits will be paid for disability caused by or related to:

- Intentionally self-inflicted injuries or attempted suicide.
- Active participation in a riot or an act of insurrection, rebellion, or civil commotion.
- War, declared or undeclared, or any act of war.
- Commission of a felony for which you have been convicted, this includes but is not limited to local, state, country, provincial, or federal law, or the disability results from commission of, or attempting to commit a felony or being engaged in an illegal occupation;
- Intoxication, including driving a motor vehicle while intoxicated. (“intoxicated” means your blood alcohol or drug level meets or exceeds the level at which intoxication would be presumed under the law of jurisdiction in which the event, activity or accident occurred.)
- Influence of a controlled substance, unless administered by a physician, or taken according to a physician’s instructions, and within clinical guidelines

View your certificate for a complete listing of all that apply.

**Included Features**

**What is the Accidental Dismemberment & Loss of Sight Benefit?**

If a loss occurs within 180 days of an accident, the LTD plan pays a lump sum benefit for the specific covered loss. View your certificate for a full schedule of benefits.

**Care Managers**

Care Managers are Masters’ level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.

**Employee Assistance Program**

Aflac also offers an Employee Assistance Program (EAP) program through TELUS Health with services to help employees manage work-life balance issues, to help you find child or adult care services, resolve workplace or financial or legal issues, and more. Please visit [login.lifeworks.com](http://login.lifeworks.com) and use “University Health” and “eap” as your username / password. You may also call toll-free 24/7 to 1-844-246-7674.

**Travel Protection**

Employees traveling across the country or abroad are covered 24/7, 365 days per year by Generali Global Assistance, which provides medical, personal and legal assistance, as well as additional services. From anywhere in North America, call toll-free: 1-800-759-9504.



Scan To View LTD Benefits

Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. The terms and conditions for the Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Term Life Insurance are in policy form number AFD11100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. CAIC’s affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture or are otherwise, related. CAIC makes no representations or warranties regarding the Value-Added Service providers and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations, and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company | Columbia, SC. American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

