

# Bryant University Summary of Benefits

## Long-Term Disability Insurance

### Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury. An employee generally begins with what is considered a short-term disability for a period of 13 weeks. If the illness or injury extends beyond that period it becomes long-term disability.

<b>Eligibility</b>	All active full-time employees, excluding grandfathered employees, working a minimum of 1,456 hours per year.	
<b>Waiting Period</b>	You are eligible following 12 months of continuous, active employment.	
<b>Benefit</b>	The LTD coverage is 50% employer-paid and 50% paid by you. If you become disabled (as defined in the plan), and remain disabled through the elimination period, you will receive 60% of your monthly covered earnings, less other deductible sources of income, such as Social Security and workers compensation (see your plan booklet for details). The maximum monthly benefit is \$14,000.	
<b>Elimination Period</b>	Benefits are payable after a period of 90 consecutive days of disability.	
<b>Definition of Disability</b>	You will be considered disabled if, during the elimination period and the next 24 months of disability, you are unable to perform the duties of your “own occupation” and thereafter, you are unable to perform the duties of “any occupation.” Refer to your certificate of coverage for definitions of “own occupation” and “any occupation.”	
<b>Maximum Benefit Period</b>	<b>Age at Disability</b>	<b>Maximum Benefit Period</b>
	Less than age 60-----	Greater of SSNRA* or to age 65 (but not less than 5 years)
	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	
*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment to the Social Security Act and any subsequent amendments.		

<b>Maximum Benefit Period (Cont.)</b>	<b>Age at Disability Year of Birth</b>	<b>Maximum Benefit Period Normal Retirement Age</b>
	Before 1938 -----	65
	1938 -----	65 and 2 months
	1939 -----	65 and 4 months
	1940 -----	65 and 6 months
	1941 -----	65 and 8 months
	1942 -----	65 and 10 months
	1943-1954 -----	66
	1955 -----	66 and 2 months
	1956 -----	66 and 4 months
	1957 -----	66 and 6 months
	1958 -----	66 and 8 months
	1959 -----	66 and 10 months
	1960 and after -----	67
<b>Successive Disability</b>	If you become disabled for the same condition within six months following your prior disability, your benefits will continue under the same claim.	
<b>Survivor Benefit</b>	A lump-sum payment, equal to three months of benefits paid, to an eligible survivor or estate if you are receiving a benefit and have been disabled for at least 180 days.	
<b>Employee Assistance Program (EAP)</b>	As an employee covered under your employer's group long-term disability policy issued by Lincoln Financial Group, you are eligible for the EAP. These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program ("Services") are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.	

Please Note: Taxability will vary based on election and employer and employee contributions. Evidence of Insurability may be required. Pre-existing condition exclusions may affect the payment of benefits. Please see your Human Resources Department or Benefits Department for additional information.