

Long Term Disability Insurance - Benefit Summary

Prepared for: Oakland Schools

Eligibility

To be eligible, you must be an active employee working a minimum of 18.75 hours per week.

Coverage Eligibility Date

You are benefit eligible upon the:

Superintendent and Non-Union Employees: upon your first day of active employment.

Union Instructors: first of the month following your first day of active employment.

Union Employees: upon completion of 90 days of active employment.

Benefit Amount

Superintendent: 70% of your basic monthly earnings, to a maximum monthly benefit of \$11,000.

Non-Union Employees: 67% of your basic monthly earnings, to a maximum monthly benefit of \$7,500.

Union Instructors and Union Employees: 67% of your basic monthly earnings, to a maximum monthly benefit of \$5,000.

Pre-Existing Conditions

Definition: A pre-existing condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 3-month period prior to your effective date of coverage. **Coverage under this plan:** You cannot receive benefits due to a pre-existing condition until you have been continuously covered under the group policy for at least 12 months and been actively at work for at least one day after the end of the 12 months.

Definition of Disability

As a result of physical disease, injury, mental disorder, substance abuse or pregnancy, you are considered disabled if you are unable to perform one or more of the material duties of your *Own Occupation* during your *Own Occupation Period*.

After your *Own Occupation Period* ends, you are still considered disabled only if you are unable to perform one or more of the material duties of *Any Occupation*. Please see your certificate of insurance for full definition.

Own Occupation Period

24 months following the end of the Elimination Period.

Earning Income While Disabled

Benefits are reduced by other income you may receive during a disability, including Social Security or a State Retirement Disability benefit plan. See your certificate of insurance for details.

Minimum Monthly Benefit

\$50/month

Elimination Period

Benefits will begin:

Superintendent and Non-Union Employees: 90 days after suffering a covered illness or accident.

Union Instructors and Union Employees:

Greater of 90 days or end of accumulated sick leave after suffering a covered illness or accident.

How Long Benefits Will Be Paid

If you are Disabled prior to age 60, benefits may continue to age 65 or the Social Security Normal Retirement Age. If Disabled on or after age 60, refer to Maximum Benefit Period in the Schedule of Benefits of certificate of insurance.

Additional Benefits*

- Survivor Benefit
- Rehabilitation Benefit
- Child/Family Care Expense Adjustment

**See certificate of insurance for definitions*

When Coverage Ends

Coverage ends the date your Employer's coverage ends; the date you cease to be an Eligible Person; the date your premium payment is not paid when required; or the date you retire.

Questions

Contact Ochs

ochs@ochsinc.com

651-665-3789 • 1-800-392-7295

Exclusions

- A. War.
- B. Criminal Conduct.
- C. Military Leave.
- D. Imprisonment.
- E. Intentionally Self-Inflicted Injury-Suicide.
- F. Pre-existing Conditions.

Limitations

- A. **Mental Disorders and Substance Abuse.** LTD Benefit payments based on a Mental Disorder or Substance Abuse are limited to 24 months for each period of continuous Disability. Other limitations may apply.
- B. **Foreign Residency.** Payment of LTD Benefits is limited to 6 months while you reside outside of the United States or Canada.
- C. **Payment Limit.** If you are working during a covered Disability, in no event will the LTD Benefit plus Deductible Income plus Work Earnings exceed 100% of Pre-disability Earnings.



This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions and limitations, refer to the certificate of insurance GLDI-C200-(12/06) as issued by your employer.

Employee Assistance Program (EAP): EAP is provided to participating employees at no additional cost by Morneau Shepell. The program offers confidential 24/7 support for a wide variety of personal problems including; financial or legal concerns, depression, eating disorders, relationship problems, child and elder care, stress management, alcohol or drug addictions and more. EAP is not part of the Madison National Life Insurance Company, Inc. insurance contract. Brochures with additional information can be requested through your employer.