

## Plan Highlights

# Voluntary Group Long Term Disability Insurance



Midwest Dental - VPL 303451

### COVERAGE

Disability income protection insurance provides a benefit for "long term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### ELIGIBILITY

Each Active, Full-time employee working 25 or more hours per week, except any person working on a temporary or seasonal basis.

### BENEFIT AMOUNT

You may elect a monthly benefit equal to 50% of your covered earnings, up to a maximum benefit of \$5,000 per month.

### ELIMINATION PERIOD

180 consecutive days of total disability

### MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

#### Age at Disablement   Duration of Benefits

|            |           |
|------------|-----------|
| 61 or less | to age 65 |
| 62         | 3 ½ years |
| 63         | 3 years   |
| 64         | 2 ½ years |
| 65         | 2 years   |
| 66         | 1 ¾ years |
| 67         | 1 ½ years |
| 68         | 1 ¼ years |
| 69 or more | 1 year    |

### CONTRIBUTION REQUIREMENTS

Coverage is employee paid.

### RATES

See attached Rate Sheet.

### FEATURES

- ▶ Cost of Living Freeze provision
- ▶ FMLA Continuation
- ▶ Interruption and Recurrent provisions
- ▶ Minimum Benefit Payable - \$50
- ▶ Own Occupation Coverage - 24 months
- ▶ Rehabilitation provision
- ▶ Residual and Partial Disability
- ▶ Specific Indemnity Benefit
- ▶ Survivor Benefit - 3 months
- ▶ Work Incentive & Child Care provisions

### VALUE ADDED SERVICES

- ▶ Travel Assistance Service

### LIMITATIONS

- ▶ Limited Benefit Period for Other Specific Conditions - 24 months
- ▶ Mental/Nervous Illness Limitation - 24 Months out-patient
- ▶ Offsets (such as, but not limited to, Social Security, Workers Compensation, State Disability Plans)
- ▶ Pre-Existing Condition Limitation - 3/12
- ▶ Substance Abuse Limitation - 24 Months

Please note- pre-ex limitations also apply to benefit increases

### EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6564, et al.