



# Group Long Term Disability Benefit Summary

## For Current Eligible Employees of the Town of Plymouth

The following information is a summary of benefits; this summary is not your Certificate nor does it constitute coverage for claim. Any discrepancies between this summary and the group policy will be resolved by the language issued in the master policy. Please contact your benefits administrator for policy provisions.

### Eligibility

**Class 1 – AFTA Employees excluding Police & Fire working 20 hours or more.** If you are not actively at work on the effective date then insurance will not become effective until you return to active employment.

### Long Term Disability Benefit

- The Monthly Long Term Disability benefit is 60% of Monthly Salary to a Maximum of \$5,000 and a Minimum of the Greater of \$100 or 10% of Salary.
- There is a 180 Day Elimination Period for benefits, meaning approved benefits will be payable at the end of 180 days or the end of sick leave, which ever is greater. Your disability must continue through the elimination period before payments begin.
- If disability is due to Mental Illness, Substance Abuse or Special Conditions we will pay a monthly benefit for up to 24 months [unless confined to a hospital].
- Pre-Existing Exclusion – 12/6/24. Any condition you have 12 months prior to the policy effective date will not be covered for 24 months or until you are treatment free for 6 continuous months.
- Own Occupation Period Payments will continue beyond 24 months if due to the same sickness or injury is unable to perform the material and substantial duties of any gainful occupations.
- The Maximum Payment Duration is to ADEA II – 65/5/70 and is based on your age when you become disabled:

<u>Age Disability Begins</u>	<u>Maximum Payment Duration</u>
Less than 60	To Age 65
60 - 64	5 Years
65 - 69	To age 70 (but not less than 12 months)
70 and over	12 Months

- **Primary and Family Social Security Integration** - The LTD benefit will be reduced by primary and family social security benefits and all other income benefits related to the disability such as Worker's Compensation.
- **Waiver of Premium** – While you are disabled and receiving benefits, you will not be required to pay the monthly premium for your plan.
- **Cost of Living Freeze** – If Cost of living increases in any income from other sources, the insured's benefit payment will not be further reduced.
- **Survivor Benefit** – If an insured dies after having been disabled for a minimum of 180 consecutive days and was receiving payments under the plan, the eligible survivor will be paid a one-time lump sum benefit. If there is no eligible survivor, payment will be made to the insured's estate. If there is no estate, no payment will be made.

### Long Term Disability Benefit continued

- **Vocational Rehabilitation Services** – If the insured is receiving monthly benefits under this policy, and is participating in a vocational rehabilitation plan, the insured may be eligible for an additional Vocational Rehabilitation Benefit of 5% of the gross monthly payment to a maximum of \$500 per month.

### Additional Features and Services

#### Telephonic EAP\*

- 24/7 Access Unlimited Telephonic Counseling
- Toll-Free 800-847-7240
- Legal Services – initial 30 minute in-office or phone consultation at no cost; 25% discount beyond initial consult
- Online Will Preparation
- Financial Services – one initial 60 minute phone consultation at no cost; 25% discount beyond initial consult

#### Online Work-Life Resources\*

- 24/7 Access On-Line Work-Life Resources
- Financial Calculators
- Child and Eldercare Resources
- Health and Wellness Resources
- Additional Legal and Financial Resources
- [www.my-life-resource.com](http://www.my-life-resource.com)      User Name: *worklife*  
Password: *myresource*

\*Services provided by Health Management Systems of America – a nationally recognized leader in the field of Mental and Behavioral Health Care Services.

#### Exclusions

- We will not cover a disability if it is due to war, declared or not or any act of war; intentionally self-inflicted injuries, active participation in a riot, attempt to commit or commission of a felony under federal/state law.
- In addition, we will not cover occupational sickness or injury unless the insured is a partner or sole proprietor not covered by Workers Compensation for Short Term Disability.
- And for Long Term Disability no benefits are payable while incarcerated in a penal or correctional facility for a period of 30 or more consecutive days.

#### Portability

This coverage is portable. If your employment is terminated, and you are not on an approved leave of absence, retired, disabled, and have been insured under the LTD plan for at least 12 months and the group policy is not terminated; you may be eligible to continue your current level of LTD coverage for up to 12 months by making payment directly to Boston Mutual.

#### Cost of Coverage

Your Employer pays 90% of the premium cost and you, as the employees pay 10% of the premium cost.