



Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Your Choice Group Voluntary Long Term Disability Insurance brochure included in your packet or check with your human resources representative.

Eligibility

To become insured, you must be:

- A regular, full-time employee of Charlotte-Mecklenburg Schools, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- *Actively at work* at least 30 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 day of *active work* as an eligible employee.

Benefit Amount

You may select a monthly benefit amount in \$100 increments, based on the table(s) and guidelines presented in the Rates section of these Coverage Highlights. The monthly benefit amount must not exceed 66 2/3 percent of your monthly earnings.

Plan Maximum Monthly Benefit: 66 2/3 percent of *predisability earnings*

Plan Minimum Monthly Benefit: 25 percent of your *LTD benefit* before reduction by *deductible income*

Benefit Waiting Period

The *benefit waiting period* is the period of time that you must be continuously *disabled* before benefits become payable. Benefits are not payable during the *benefit waiting period*. The *benefit waiting period* options associated with your plan include:

<u>Accidental Injury</u>	<u>Other Disabilities</u>
0 days	7 days
14 days	14 days
30 days	30 days
60 days	60 days
90 days	90 days
180 days	180 days

Preexisting Condition Exclusion

A general description of a *pre-existing condition* and the exclusion is included in the Your Choice Group Voluntary Long Term Disability Insurance brochure. If you have questions, please check with your human resources representative.

Pre-existing condition period: The 90-day period just before the date your insurance becomes effective.

Pre-existing condition exclusion period: You will be covered for a *disability* caused or contributed to by a *pre-existing condition* if on the date you become *disabled*, you have been continuously insured under the *group policy* for 12 months.

Own Occupation Period

For the plan's definition of *disability*, as described in your brochure, the *own occupation period* is the first 24 months for which *LTD benefits* are paid.

Any Occupation Period

The *any occupation period* begins at the end of the *own occupation period* and continues until the end of the *maximum benefit period*.

Maximum Benefit Period

The maximum period for which benefits are payable is shown in the table below:

<u>Age</u>	<u>Maximum Benefit Period</u>
59 or younger	To age 65
60 through 64	5 years
65 through 68	To age 70
69 or older	1 year

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer *disabled*
- The date your *maximum benefit period* ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of *temporary recovery*
- The date you fail to provide proof of continued *disability* and entitlement to benefits

Rates

Employees can select a monthly *LTD benefit* ranging from a minimum of \$200 to a maximum amount based on how much they earn.

For rate information, please log into HR InTouch at cms.hrintouch.com.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.