



## **Ozark Technical Community College Group Long Term Disability Income Insurance Benefit Outline**

**Class Description:** All Eligible Full Time Employees.

**Monthly Benefit:** 60% of an Employee's covered monthly earnings to a maximum of \$6,000, then reduced by Other Income Benefits as outlined in the contract.

**Elimination Period:** 180 days. This is the period of time an Employee must wait before monthly disability benefits begin.

**Maximum Benefit Duration:** Two Year Own Occupation. This is the length of time that an insured Employee may be entitled to benefits if continuously disabled as outlined in the contract.

**Accumulation of Elimination Period:** During the elimination period, total disability may temporarily cease for [30 days or less] and then reoccur. If this happens, the number of days totally disabled will accumulate and be considered continuous, so that the Employee will not have to begin a new elimination period. Days not totally disabled will not count towards the elimination period.

**Cost of Living Freeze:** Any inflationary increases in other benefit payment(s) (i.e., Social Security) that the Employee may be receiving will not further reduce monthly disability benefits paid under the contract.

**Mental & Nervous/Drug & Alcohol Limitation:** Benefit payments will be limited to 24 months for treatment received on an outpatient basis. Benefit payments may be extended if the treatment for the disability is received while hospitalized or institutionalized in a facility licensed to provide care and treatment for the disability.

**Partial Disability & Return to Work Benefit:** After total disability, if it is determined that the Employee can return to work on a part-time basis, a monthly disability benefit will be paid to supplement his or her earnings. However, during the first 12 months of his or her return to part-time work, there will be no offset against the monthly disability benefit from his or her part-time earnings unless such earnings combined with incomes from all other sources, including the monthly benefit, exceeds 100% of the pre-disability earnings.

**Pre-Existing Condition Exclusion:** The pre-existing period is 3/12. This means that any resulting condition from injury or sickness for which the Employee received medical treatment, services or incurred expenses for 3 months prior to the date of his or her coverage that results in disability within the first 12 months of coverage will not be covered.

**Recurrent Disability Provision:** A recurrent disability is the direct result of the injury or sickness that caused a prior disability. The benefit allows payments to continue without satisfying a new elimination period if an Employee returns to active full-time work and has a recurrent disability within 6 months of return to active work.

**Residual Benefit:** The Residual Benefit allows the elimination period to be met using total disability, partial disability or a combination of both.

**Social Security Incentive:** The monthly benefit will not be reduced for 3 months by income received as Social Security Benefits unless this income combined with income from other sources, including the monthly benefit, exceeds 100% of the pre-disability earnings.

**Survivor Benefit:** If the Employee dies and had been receiving a monthly benefit under this contract for 180 or more days, his or her eligible survivor (spouse or children) will receive a lump sum amount equal to 3 times his or her gross monthly benefit.

**Total Disability:** This means an insured Employee that cannot perform the material and substantial duties of his or her regular occupation because of injury or sickness. After benefits have been paid for 24 months, he or she cannot perform the material and substantial duties of *any* gainful occupation for which he or she is reasonably fitted by training, education or experience.

**This information is provided as a Benefit Outline. It is not a part of the insurance contract and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers will receive a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the group Policy will prevail.**