Long Term Disability Insurance Highlights: Full-time Employees

When an employee cannot work for an extended period of time due to a disability, Long Term Disability Insurance (LTD) can help cover a portion of an employee’s salary.

If you are an active employee of DePaul University satisfying the class definition below, you will be eligible for LTD insurance benefits under DePaul University’s Group LTD plan from Liberty Life Assurance Company of Boston.

The following highlight sheet describes the provisions of this important benefit that DePaul University has made available for you at no cost.

Eligibility Requirements and Effective Dates
Active full-time employees who are in a position classified as faculty or staff, excluding employees who are covered by a collective bargaining agreement and independent contractors, are eligible for LTD coverage. You must work a minimum of 35 hours per week.

How is “disability” defined under your coverage?
“Disability” or “Disabled” means that during the Elimination Period and the next 24 months of Disability the Covered Person, as a result of Injury or Sickness, is unable to perform the Material and Substantial Duties of his Own Occupation; and

Thereafter, the Covered Person is unable to perform, with reasonable continuity, the Material and Substantial Duties of Any Occupation.

What is the benefit amount?
The Long Term Disability benefit replaces 66.67% of your monthly rate of earnings to a monthly maximum of $15,000. The LTD benefit will never be less than the greater of $100 or 10% of your base monthly earnings.

When do benefits begin and how long do they continue?
Benefits begin after the greater of the end of your Short Term Disability Benefits or 180 days of disability. After completion of the Elimination Period, LTD benefits are payable up to your Normal Social Security Retirement Age.

What is the pre-existing condition exclusion?
Employees who have had coverage for less than 12 months will be subject to a pre-existing condition exclusion. A pre-existing condition is an injury, sickness, or pregnancy where treatment has been received during the 6 months prior to the effective date of coverage. Treatment means consulting, receiving care or services by a Physician including diagnostic measure, being prescribed drugs and/or medicines, whether you chose to take them or not, and taking drugs and/or medicines.
Additional Disability Program Benefits:
When you’re ill or injured for a long time, Liberty Mutual believes you need more than a supplement to your income. That’s why Liberty Mutual offers return-to-work services and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage. These benefits include:

- A Specialist who will personally contact you, your physician and your employer to coordinate an early return-to-work plan. Examples can include a Consulting Physician, Nurse or Case Manager.

- Benefits while returning to work on a part-time basis. This includes a 12-month “Work Incentive Benefit” that will only reduce your disability benefit if your combined earnings and benefit is higher than 100% of your pre-disability earnings. Thereafter, employees are eligible to receive a proportion of their lost earnings equal to their benefit percentage.

- A Successive Disability provision that allows an employee to return to full-time work for up to 12 months without having to satisfy a new elimination period if unable to successfully remain at work.

- Social Security Assistance that can help you obtain Social Security Disability benefits by guiding you through the initial application and appeals processes. They can also help you access legal assistance from attorneys.

- A three month Survivor Benefit that pays a lump sum benefit to an Eligible Survivor equal to three times your Last Monthly Benefit in the event that you pass away while receiving Long Term Disability Benefits and have received Long Term Disability Benefits for at least 12 months.

Frequently Asked Questions

_Please note: The Long Term Disability Plan is subject to the terms and conditions set forth in the policy, with any such terms and conditions controlling._

**Will my LTD benefits be reduced by other income I receive?**

Your LTD Benefits may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from Social Security, Worker’s Compensation, etc.

**Are there any other limitations or exclusions to my coverage?**

Yes. Under Long Term Disability coverage no payment will be made for disability due to Pre-Existing Conditions (if you have been covered for less than 12 months), an act of war, active participation in a riot, an intentionally self-inflicted injury, committing a felony, gender change, and cosmetic surgery, unless in connection with an injury or illness.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.