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## Benefits at a Glance for The University of Alabama in Huntsville

**Group Policy # 643197**  
**Effective Date September 1, 2004**

## Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by The University of Alabama.

### Eligibility

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#### Definition of a Member

You are a member if you are:

- A regular full-time employee of The University of Alabama in Huntsville in active employment in the United States with the Employer
- Actively at work at least 30 hours each week
- A citizen or resident of the United States

You are not a member if you are a seasonal employee, a full-time member of the armed forces of any country, a leased employee or an independent contractor.

#### Eligibility Waiting Period

You are eligible on the date you become a Member.

### Benefits

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#### Monthly Benefit

**For the first 90 days LTD Benefits are paid:**

66 2/3 percent of the first \$15,000 of your Predisability Earnings, reduced by Deductible Income (e.g., work earnings, workers' compensation, state disability, etc.).

**For the remaining period during which LTD benefits are paid:**

60 percent of the first \$16,667 of your Predisability Earnings, reduced by Deductible Income.

#### Maximum Monthly Benefit

\$10,000 before reduction by Deductible Income.

#### Minimum Monthly Benefit

\$100 or 10 percent of your LTD benefit before reduction by Deductible Income, whichever is greater.

#### Benefit Waiting Period

The later of (a) 90 days, or (b) the date your accumulated sick leave payments end, if applicable.

### Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, you are disabled if:

- You are unable – as a result of physical disease, injury, pregnancy or mental disorder - to perform with reasonable continuity the material duties of your own occupation; or
- You are working in your own occupation but, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to earn 80% or more of your predisability earnings, in that occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of your predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

### Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65, or 3 years 6 months, if longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

### Other Features and Services

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- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

*This information is only a brief description of the group LTD insurance policy sponsored by The University of Alabama. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and The University of Alabama may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*