

Flagler County School Board-Full-Time
Your Summary of Long-Term Disability (LTD) Benefits
 Coverage Effective Date: **09/01/2016**

Your Long-Term Disability Benefits
 Financial protection during illness or injury

Coverage Basics

Am I eligible for coverage? You qualify if you are an active full-time employee working **at least 20 hours a week**.

When does coverage become effective? Your Long-Term Disability coverage will begin on **09/01/2016**, if you are actively at work.

How much Long-Term Disability does my employer provide? Your **employer-paid** plan pays a monthly benefit based on a percentage of your Pre-disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits:

*Generally, Pre-disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-disability Earnings.

Long-Term Disability	Employer-paid Plan
Percentage of monthly income replacement:	66 2/3%
Maximum monthly benefit:	\$6,000
Benefits begin after a covered Injury or Illness:	90 days
Benefits end at recovery or: whichever comes first	Age 65*

*If your disability occurs at age 62 or above, your benefit may be reduced based on pre-determined schedule. Please refer to your Policy Documents.

Are all types of illnesses and injuries covered? Long-Term Disability (LTD) covers injuries and illnesses that are both work-related and non-work-related.

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When am I considered to be disabled?

You are considered to be totally disabled after a significant mental or physical change resulting from a disease, or injury, causes you to be unable to perform the substantial and material acts necessary for your **own occupation**. Also, as a result, your earnings are **80%**, or less, than your adjusted Pre-disability Earnings.

Your benefit will extend beyond **24** months only if you cannot perform the material duties of **any reasonable occupation** that you could be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity. Also, as a result of your continued disability, your earnings are **80%**, or less, than your adjusted Pre-disability Earnings.

If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.

Are there any offsets that may reduce Long-Term Disability?

Offsets

Your benefits may be reduced if you are receiving income from other sources. Examples include:

Employer sources:

- Any disability or retirement benefit received under a retirement plan
- Disability benefits received from any statutory disability plan
- Payments received from accumulated sick time or salary continuation program related to your current employer

Government sources:

- Temporary disability benefits received under any state or federal workers' compensation law
- Any benefit from Social Security or similar plan or act
- Any governmental retirement system earned as a result of working for your current employer

Are there any exclusions that apply to Long-Term Disability?

Exclusions

You will not receive benefits under certain circumstances. Examples include:

- Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or driving under the influence of alcohol/drugs.
- You are not under the regular care of a doctor when requesting disability benefits.
- You are receiving payment under a salary continuance or retirement plan sponsored by your employer.

Pre-existing Conditions

Pre-existing Conditions may affect the benefits paid by your Long-Term Disability policy:

- A pre-existing condition is an illness, injury or pregnancy-related condition for which you were diagnosed, received medical treatment, or prescribed medications during the **3** month period before your coverage effective date.
- No benefit will be paid during the first **12** consecutive months after your coverage effective date for a disability related to a pre-existing condition.
- Benefits will be paid for covered disabilities not related to a pre-existing condition.

Please refer to your policy documents for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations.

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Are there any limitations that apply to Long-Term Disability?

Limitations

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of **24** months per occurrence. This time period may be extended if you are confined to a hospital.

Is there anything else I should know about my plan?

Recurring disabilities

If you return to work and become disabled again from the same illness or injury, it may be considered the same disability. You will only have to satisfy one elimination period and may be eligible to begin receiving benefits immediately if:

The disability recurs during the elimination period and within **30** consecutive days of work or the disability recurs after the elimination period and within **6** consecutive months of work.

Partial disabilities

Partial disability benefits allow you to work, earn income and continue receiving benefits so you can receive up to **100%** of your income during the first **12** months of your disability. You are considered partially disabled if, due to an injury or illness:

- You are unable to perform the main duties of your own occupation
- And you are earning **80%** or less than your Pre-disability Earnings

After the first **12** months, partial disability benefits can continue based on a formula that you will find in your policy documents.

Vocational Rehabilitation and Return to Work

Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will work with your employer to provide reasonable accommodations to help you return to work. You may even qualify for an increase in your benefits by participating in a rehabilitation program.

What additional features should I know about?

Survivor Benefit

If you die during a period when you qualify for disability benefits your eligible survivor will receive a lump sum equal to **3** months of your gross disability benefit.

Employee Assistance Program (EAP), Aetna Resources for LivingSM

24/7 confidential support and resources online or by phone, for issues with parenting, troubled relationships, substance abuse, etc. Members and their family members also have access to up to three face-to-face counseling sessions per year with an EAP network provider.

Call: 1-855-283-1915 or Visit: www.mylifevalues.com/ (password "resources")

Conversion

If your employment ends, you may be eligible to convert to a disability conversion contract as a temporary policy until you become insured under another group plan. This conversion plan can provide **\$5,000** of LTD coverage.

Benefit Escalator

You may receive an additional payment up to a maximum of **\$5,000** if you are unable to perform at least **2** activities of daily living.

How do I file a Long-Term Disability claim?

To file a Long-Term Disability claim

See your employer for forms and information for filing a claim.