

# Long Term Disability Insurance

for the Employees of

**AURA/NOAO**



The following is a description of your Long Term Disability (LTD) insurance benefits. These benefits are provided at no cost to you.

## Who is Eligible for Coverage?

You are eligible if you are an active, full-time employee regularly working a minimum of 30 hours per week.

## LTD Benefit

Replaces 60% of your monthly base earnings to a maximum of \$6,000 per month after you have been disabled for 180 days.

## Definition of annual compensation

Employee's annual base wage or salary. It does not include bonuses, commissions or other extra compensation.

## Maximum LTD benefit period

If you become disabled prior to age 62, benefits continue until age 65 as long as you remain disabled. If you become disabled after age 62, benefits continue until your Social Security Normal Retirement Age as long as you remain disabled. Please refer to your plan documents for additional details.

## How is Disability Defined?

You may be eligible for disability benefits if you are unable to perform the material duties of your own regular occupation and you are unable to earn 80% or more from working in your own regular occupation.

After benefits have been payable for 24 months, you are considered disabled if solely due to your injury or sickness, you are unable to perform the material duties

of any occupation for which you may be reasonably become qualified by education, training or experience and you are unable to earn 80% or more of your previous earnings.

## Pre-existing Condition Exclusion

A pre-existing condition means any Injury or Sickness for which you incurred medical expenses or received medical treatment for 3 months prior to your effective date of insurance. If you become disabled and it is determined that the injury or sickness was a pre-existing condition, LTD benefits will not be payable.

Once you have been insured under the LTD plan for 12 months, the pre-existing condition limitation does not apply. In addition, if you were insured under the prior disability plan with AURA/NOAO immediately prior to the effective date of the plan, credit will be given for time you were eligible under the prior plan.

## Life Assistance Plan – CIGNA Behavioral Health

Extra support to help you with a variety of issues. Up to 3 free counseling visits, plus community referrals, and online information and interactive tools – all available 24/7/365. Just call 800-538-3543 or visit [cignabehavioral.com/cgi](http://cignabehavioral.com/cgi) – User ID: LAP / Password: Member

This plan summary is provided to help you understand your insurance coverage. Please refer to your certificate booklet for your complete plan description. The terms and conditions described in the group insurance policy will prevail in the event there is a discrepancy between this summary and the group insurance policy.

10/08