

• Long Term Disability Coverage

LifeMap Assurance offers basic lines of coverage that small groups need. Let us help you be a hero by protecting your employees without breaking your bank account. We offer options for long term disabilities that keep employees off the job. Long Term Disability insurance provides partial income replacement if the insured is unable to work due accident or illness.

Employer-Paid Long Term Disability		
Plan Designs	2-9 Employees	10-25 Employees
Elimination Period	90 or 180 days	90 or 180 days
Benefit replacement %	60% of monthly pre-disability earnings up to the Maximum Benefit	60% of monthly pre-disability earnings up to the Maximum Benefit
Maximum monthly benefit	\$6,000	\$6,000
Guarantee Issue amount	\$6,000	\$6,000
Minimum monthly benefit	\$100 or 10% of monthly benefit	\$100 or 10% of monthly benefit
Maximum benefit period	5-year SSNRA or SSNRA	5-year reducing benefit duration or SSNRA
Plan Features		
Partial Disability	Included	
Own-Occupation Benefit	24 months	
Survivor Benefit	3 months	
FICA Tax Reporting	LifeMap pays the Employer portion of FICA tax and prepares all W-2 information at the end of the year	
Cost of Living Freeze	Included	
Vocational Rehabilitation	Included	
Employee Assistance Program	Included	

This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only. A copy of the full policy including all covered benefits, exclusions and limitations will be provided once a group master application is signed. Contact LifeMap with any questions.

Small Group Long Term Disability Coverage

Underwriting guidelines for groups with 2 to 25 employees

- Group must be a business (or an offshoot of a business) that has been in existence for at least 2 years for disability (spin-off questions will be required)
- No more than 50% of the group members may be from the same family, unless each has been employed with the employer for at least two years
- Group of 2 to 9 employees must also purchase one other employer-paid product from LifeMap in order to offer LTD
- Group must participate in Social Security, and Workers' Compensation for disability
- Eligibility requirements: full time, active employee working a minimum of 30 hours per week
- Up to two classes allowed if a group has Owners, Partners, or Shareholders

Long Term Disability Limitations and Exclusions

Limitations	2-9 Employees	10-25 Employees
Pre-existing Conditions	A 12/24 pre-existing condition exclusion applies. This limitation excludes conditions that begin in the first 24 months after a member's effective date and for which the member received a diagnosis or treatment within the 12 months prior to the effective date	New Coverage: A 12/24 pre-existing condition exclusion applies. This limitation excludes conditions that begin in the first 24 months after a member's effective date and for which the member received a diagnosis or treatment within the 12 months prior to the effective date. Takeover Coverage: A 3/12 pre-existing condition exclusion applies. This limitation excludes conditions that begin in the first 12 months after a member's effective date and for which the member received a diagnosis or treatment within the 3 months prior to the effective date.
Mental Nervous Illness and Substance Abuse Limitation	24 months/lifetime	24 months per occurrence
Special Conditions Limitation (excludes AK & CA)	24 months/lifetime	Unlimited
Other Income	Benefits may be reduced by other income sources	Benefits may be reduced by other income sources

Exclusions

- Loss of professional License, occupational License, or certification
- Participation in a war, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries
- Attempted suicide, regardless of mental capacity
- Being legally intoxicated or under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor
- Engaging in any illegal or fraudulent occupation, work or employment
- Participation in a felony
- Commission of a crime for which there has been a conviction
- Active participation in a riot
- Active military duty
- Elective surgery except when required for your appropriate care as a result of your injury or sickness
- Traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes
- Elective abortion, except to preserve the life of the female on who the abortion is performed (Idaho only)

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Submit your quote request and census to
SmallGroup@LifeMapCo.com



Insurance for every step of life.