

Long Term Disability (LTD) Insurance

Express Group Coverage through LifeMap for effective dates 12/2017 and later.



For

Insurance for every step of life.

Plan Basics	
Long Term Disability coverage provides a monthly check if you can't do your regular job because of illness or injury, whether it's work-related or not, though pre-existing conditions may be excluded.	
Eligibility Requirement	
If you are a full-time active employee working a minimum of 30 hours per week you will be covered with these benefits.	
Who pays for coverage?	
LTD Insurance premiums are paid for by your employer.	
Plan Features	
Partial Disability	If you become disabled and can work part time (but not full time), you may be eligible for partial disability benefits.
Survivor Benefit	If you have been disabled for more than 180 days, upon confirmation of your death, we will pay your eligible survivor a lump sum benefit equal to three times your gross monthly benefit.
Vocational Rehabilitation	We have Vocational Rehabilitation Services available to assist you in returning to work to the extent of your ability.
Employee Assistance Program	You, your dependents and all household members have access to an Employee Assistance Program (EAP). The EAP provides services to help people privately resolve problems that may interfere with work, family and life.

Plan Summary	
Elimination Period May be served with total or partial disability or a combination of both.	Benefits begin after
Benefit Replacement Percentage	60% of your monthly earnings up to the maximum benefit
Maximum Benefit	\$6,000
Minimum Benefit	\$100 or 10% of monthly benefit
Maximum Benefit Period	based on your age at time of disability
Limitations and Exclusions	
Benefits may be reduced by other income sources.	
Benefits are not payable for losses resulting from:	
<ul style="list-style-type: none"> • loss of professional license, occupational license, or certification • participation in a felony • intentionally self-inflicted injuries, attempted suicide • being legally intoxicated • participation in a war, riot • active military duty • engaging in any illegal or fraudulent activity • elective surgery except when required for the 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 (Idaho only) 	
Pre-existing Condition Exclusion: Disabilities that begin within the first 24 months after your effective date will not be covered if you have received treatment for the disability within the 12 months prior to your effective date.	

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This document provided by your Group Administrator does not qualify as a summary plan description under ERISA and does not reflect the full exclusions or limitations of the policy. Please see your Certificate of Coverage for complete details. LifeMap is not liable for any errors or omissions on this document. If there is any discrepancy between this document and the master policy, the master policy provisions will prevail. Benefits may not be available in all states. Contact your Group Administrator if you have any questions.