

Your group **long term disability** benefits

Long Term Disability for All Directors, Asst. Direct, Clinicians	
Eligible Employees	All active, full-time employees (except part-time, seasonal, temporary or contract employees) who are residing in the United States, and are U.S. citizens or legally working in the United States, and who work at least 30 hours per week. An employee is considered to be residing in the United States if his or her main home or permanent address is in the United States or if the employee is in the United States for six months or more during any 12 month period.
Employer Contributions	Contributory – employer pays 0%
Employee Participation	100%
Integrated STD/LTD	We integrate LTD and STD into a coordinated package with streamlined claims administration and processing and smooth transition from STD to LTD without payment gaps or benefit overlaps.

BENEFIT QUALIFICATION

Definition of Disability	Zero day residual disability
Own Occupation Period	End of benefit duration
Income Loss Requirement	Own occupation – 20%
Elimination Period	90 days

BENEFITS PAYABLE

Benefit Percentage	50% of predisability earnings
Definition of Earnings	Base wage
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	\$100
Work Incentive Benefit	12 months
Coordination of Benefits	Direct integration
Social Security Integration	Primary and family
Benefit Duration	To Social Security normal retirement age

REHABILITATION BENEFITS

Reasonable Accommodation Benefit	\$2,000
Rehabilitation Incentive Benefit	5% increase in the monthly benefit percentage

LIMITATIONS

Preexisting Conditions	6 months prior / 12 months insured
Mental Health Conditions	24 month benefit limit
Drug and Alcohol Abuse Conditions	24 month benefit limit
Special Conditions	24 month benefit limit

RE-ENROLLMENT OF COVERAGE

Re-Enrollment Of Coverage	If you have LTD coverage in place today where employees contribute toward the cost of insurance and Principal has agreed to a re-enrollment of coverage, employees may be required to submit proof of good health depending on the method of re-enrollment. Please see your local sales representative for details.
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