

University of Virginia

Long Term Disability Insurance

Benefits Overview

Policy #934204

Who is eligible?	All part-time hourly/salaried employees and full-time hourly/salaried employees, excluding resident house staff physicians, temporary, leased or season employees, in active employment in the United States with the Employer.
What is my monthly benefit amount?	<p>Base Plan: Your employer is providing a benefit of 60% of your monthly earnings to a maximum of \$10,000.</p> <p>Buy-up Plan: You can elect to purchase a benefit of 66.6667% of your monthly earnings to a maximum of \$10,000.</p>
How long do I have to wait to receive benefits?	<p>The elimination period is the length of time you must be continuously disabled before you can receive benefits.</p> <p>You could begin receiving LTD benefits if, after 180 days of disability, you are still disabled (as described in the definition of disability).</p>
How long will my benefits last?	<p>SSADEA</p> <p>The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.</p>
Do I have to take a health exam to get coverage?	<p>You may receive coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 31 days after your eligibility date. If you apply more than 31 days after your eligibility date, your coverage will be medically underwritten. You may also have to provide information about routine, planned, unplanned or ongoing medical care or consultation. This review may result in coverage being declined.</p> <p>Please see your plan administrator for your eligibility date.</p>
What if I am out of work when the coverage goes into effect?	Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.
What is my maximum monthly benefit amount?	<p>Your total monthly benefit (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.</p> <p>However, if you are participating in Unum's Rehabilitation and Return to Work Assistance program, your total monthly benefit (including all benefits provided under this plan) will not exceed 110% of your monthly earnings (unless the excess amount is payable as a Cost of Living Adjustment).</p>
Can my benefit be reduced?	<p>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.</p>

When would I be considered disabled?	<p>You are disabled when Unum determines that due to your sickness or injury:</p> <ul style="list-style-type: none"> • you are unable to perform the material and substantial duties of your regular occupation; and • you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury. • After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury: You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience. <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>The loss of a professional or occupational license or certification does not, in itself, constitute disability.</p>
Do I have to pay for the coverage if I become disabled?	You will not be required to pay LTD premiums as long as you are receiving LTD benefits.
Are my benefits taxed?	<p>Any benefit that is paid by your employer is generally taxable.</p> <p>Any benefit premium that is paid by you is generally not taxable.</p>
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <p>Intentionally self-inflicted injuries;</p> <ul style="list-style-type: none"> • Active participation in a riot; • War, declared or undeclared, or any act of war; • Commission of a crime for which you have been convicted; • Loss of professional license, occupational license or certification; or • Pre-existing conditions (see pre-existing condition section) <p>The loss of a professional or occupational license does not, in itself, constitute disability.</p> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p> <p>Your plan will not cover a disability due to war, declared or undeclared, or any act of war.</p> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p>
What is considered a pre-existing condition?	A pre-existing condition is a condition for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date. Pre-existing conditions are excluded from coverage if a disability due to the condition begins in the first 12 months after your effective date of coverage, unless you have been treatment-free from the pre-existing condition for 3 consecutive months after your effective date.
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of the following:</p> <p>The date the policy or plan is cancelled;</p> <ul style="list-style-type: none"> • The date you no longer are in an eligible group; • The date your eligible group is no longer covered; • The last day of the period for which you made any required contributions; • The last day you are in active employment except as provided under the covered layoff or leave of absence provision. <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

Underwritten by Unum Life Insurance Company of America, Portland, Maine