



Benefit Summary Highlights for  
**Brownsville Independent School District**

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Underwritten by Aetna Life Insurance Company  
**Long Term Disability Insurance**

**Eligibility:** *All active full time employees working 20 hours per week or more.*

**Purpose:** Long Term Disability insurance provides income replacement benefits for you and your family in the event you are unable to work due to an accident or sickness.

**Maximizing Income Protection**

Long Term Disability (LTD) Insurance can offer an affordable way for educators and administrators to protect their lifestyles—and the people who depend upon them.

Employees can choose from a selection of LTD features they feel best match their financial needs.

- Employees can choose their Monthly Benefit Amount in \$100 increments, from \$200 to \$10,000 (not to exceed 66 2/3% of monthly earnings).
- Employees can choose from among six accident/sickness Benefit Waiting Periods. *A benefit waiting period is the period of time in which an employee must be continuously disabled before you are eligible for benefits.*

<b>Accident</b>	<b>Sickness</b>
0 Days	7 Days
14 Days	14 Days
30 Days	30 Days
60 Days	60 Days
90 Days	90 Days
180 Days	180 Days

**Maximum Benefit Period:**

**ADEA I**

If your period of disability starts prior to the date you reach age 60, it will end the last day of the calendar month in which you reach age 65. If your period of disability starts on or after the date you reach age 60, it will end after 60 months of disability, after the elimination period is met.

**Limitations & Exclusions:**

Benefits for Mental/Nervous/Substance Abuse/Self-Reported Illnesses are limited to 24 months lifetime combined

**Pre-Existing Exclusion:**

There is a 3/12 pre-existing conditions clause. This is a look back period to see if you were treatment-free for a 3-month period prior to the effective date of your coverage. If you weren't treatment-free, the pre-existing condition is excluded from coverage if you're disabled within 12-months of first becoming insured. In addition, if during an annual enrollment period you apply for additional benefits or select a shorter elimination period, this plan will not cover the increase in your coverage if you have a pre-existing condition.

**1<sup>st</sup> Day Hospital Benefit:**

This feature waives the waiting period if an insured is hospitalized. Hospitalized means that, if because of your disability, you are hospital confined as an inpatient, benefits begin the first day of inpatient confinement. Inpatient means you are confined to a hospital room due to your sickness or injury, for 24 or more consecutive hours. This benefit is included in the 0/7, 14/14, and 30/30 waiting periods.

**Deductible Income:**

Income benefit sources payable to the employee, employee's spouse, children and/or dependents due to the employee's disability or retirement. Sources include, but are not limited to, benefits payable from: unemployment compensation, Workers' Comp, statutory disability plans, veteran's benefits, Assault Leave Benefits, and any other group or association disability or retirement plans.

The following Income benefit sources have a 6 month deferral in which no offset will be applied. Employer provided sick leave or salary continuation, Auto Liability Insurance, Social Security, 3<sup>rd</sup> party liability, statutory disability plans or any other group or association disability. All other offsets are immediate.

*The information above highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage. If you become insured, you will receive a Certificate of Coverage that will contain more detailed information about the controlling terms and provisions of coverage.*