Canutillo Independent School District

Coverage Basics

What is the purpose of Disability Insurance?

Disability insurance provides income replacement benefits for you and your family in the event you are unable to work due to an injury or illness.

Are all types of injuries and illnesses covered?

Long-term disability covers injuries and illnesses that are both work-related and non-work related.

When am I eligible for benefits?

You are eligible for disability coverage if you are an active, full-time employee in the United States working a minimum of **20 hours per week**. The date you are eligible for coverage is the later of: the plan effective date; or the day after you complete the waiting period.

What are my benefit options?

You may purchase a monthly benefit in $100 increments, starting at a **minimum of $200**, up to **66 2/3% of your monthly earnings** rounded to the nearest $100, but not to exceed a monthly **maximum benefit of $7500.** Please see your Plan Administrator for the definition of monthly earnings.

When does my coverage begin and end?

You may choose one of the six injury & illness Benefit Waiting Periods shown below.

Benefit Waiting Period Options		
Option	Injury (Days)	Illness (Days)
1	0	7
2	14	14
3	30	30
4	60	60
5	90	90
6	180	180

*Benefit Waiting Period: The period of time in which an employee must be **continuously disabled** before any benefits are paid.*

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Coverage Options   Please choose either the **Premium Option** or **Select Option**.
                            Both options have an Own Occupation Period of 24 months.

Benefit Duration – **Premium Option**

The Benefit Duration is the maximum time for which we pay benefits for disability resulting from injury or sickness. Depending on the schedule selected and the age at which disability occurs, the maximum duration may vary. The following schedule applies to disabilities resulting from either injury or sickness:

Age Disabled	Benefits Payable
Prior to Age 63	To Normal Retirement Age or 48 months if greater
Age 63	To Normal Retirement Age or 42 months if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

Normal Retirement Age means the Social Security Normal Retirement Age as stated in the 1983 revision of the United States Social Security Act. It is determined by the date of birth as follows:

Year of Birth	Normal Retirement Age
1937	65
1938	65 + 2 months
1939	65 + 4 months
1940	65 + 6 months
1941	65 + 8 months
1942	65 + 10 months
1943 thru 1954	66
1955	66 + 2 months
1956	66 + 4 months
1957	66 + 6 months
1958	66 + 8 months
1959	66 + 10 months
1960 or after	67

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Benefit Duration – **Select Option**

The Benefit Duration is the maximum time for which we pay benefits for disability resulting from injury or sickness. Depending on the schedule selected and the age at which disability occurs, the maximum duration may vary.

Schedule for disability caused by injury:

Age Disabled	Benefits Payable
Prior to Age 63	To Normal Retirement Age or 48 months if greater
Age 63	To Normal Retirement Age or 42 months if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

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1943 thru 1954	66
1955	66 + 2 months
1956	66 + 4 months
1957	66 + 6 months
1958	66 + 8 months
1959	66 + 10 months
1960 or after	67

Schedule for disability caused by sickness:

Five Year Option

Age Disabled	Benefits Payable
Prior to 65	60 months
Age 65 to 69	To Age 70, but not less than one year
Age 70 and over	12 months

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Coverage Limitations:

Are there any reductions, exclusions or limitations?

Reductions: Your disability benefit will be reduced by deductible sources of income and any earnings you have while disabled. Your gross disability payment will be reduced immediately by such items as disability income or other amounts you receive or are entitled to receive from sabbatical or assault leave plans and the amount of earnings you receive from an extended sick leave plan as described in Louisiana Revised Statutes or any other act or law with similar intent. After you have received disability payments for 12 months, your disability payment will be reduced by such items as salary continuations or sick leave plans and amounts you or your family receive or are entitled to receive from Social Security.

Exclusions: You will not receive benefits under certain circumstances. Examples include:

- Your disability results from an intentional self-inflicted injury
- You become injured while committing a criminal act
- Driving under the influence of alcohol/drugs
- You are not under the regular care of a doctor when requesting disability benefits

Limitations:

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

Pre-Existing Conditions: 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 were disabled within 12 months of your coverage effective date. There is a 4 week maximum payout for any pre-existing condition.

Pre-Ex applies in the following situations:

- Decrease in Elimination Period
- Increase in Maximum Benefit Period
- Late Applicants

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Reoccurring Disability

How am I protected from a reoccurring disability?

Reoccurring Disability: If you return to work full-time after recovering from a disability and become disabled for the same illness or injury in less than **6 months**, you will begin receiving benefits immediately.

If you return to work for 6 months or more prior to a reoccurrence of the same injury or illness, the disability will be considered a new claim.

Additional Plan Features &Benefits

Rehabilitation Program Benefit: During an employee's active participation in an Hartford-Approved Rehabilitation Program, Hartford will pay an additional 10% of the monthly benefit after all applicable reductions for other income benefits up to $500 per month. This incentive will be paid up to 6 consecutive months for each period of disability.

Return-To-Work Incentive (12-Month): This benefit gives an employee the opportunity to return to work part-time, earn some income and simultaneously receive disability benefits. This gives an employee the opportunity to receive up to 100% income replacement during the first 12 months of disability.

Survivor Benefit: If you die after 180 days of disability, your eligible survivor will receive a lump sum 3 months gross disability benefit.

Waiver of Premium: If you become disabled, your premium payment for your insurance will be waived on any premium due date in which: 1.) You remain disabled for 90 consecutive days and 2.) Disability Benefits are being paid or are payable for the disability.

Worksite Modification: Hartford provides worksite modification for claimants who, in Hartford's determination, could remain at work or return to work with modification to their worksite environment.

Continuity of Coverage: Insured individuals do not lose coverage due to an employer's change in group insurance carriers.

Employee Assistance Program – Access for employees and immediate household members to unlimited telephonic consultations and 3 face to face sessions per year.

1st Day Hospital Benefit: This feature waives the waiting period if an insured is hospitalized. This benefit is included in the 0/7, 14/14 and 30/30 waiting period.

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