Long Term Disability Income Insurance

Explore Your Benefits & Costs

Group Name: The University of Chicago
Group Number: 72389-4
Class: All Full-Time and Part-Time Local 73 or Local 743 Employees

It can take time to recover from a disabling illness or injury. When that time extends past just a few short weeks or months, **Long Term Disability Income Insurance can help.** This document includes cost and coverage information about Long Term Disability Income Insurance. As you explore, keep in mind:

- Payroll deduction means you don't have to worry about another bill
- Group pricing makes coverage more cost-effective
- Work with your own dedicated claim analyst throughout your leave

More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach retirement age.[1] Help to keep a portion of your income protected with the Long Term Disability Income Insurance that's available through your employer.

[1] Disability Awareness Survey, Council for Disability Awareness, 2019

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Add coverage based on your needs

Your employer is giving you the option to enroll in Long Term Disability Income Insurance. This means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income.

Coverage Maximum	
Basic Plan	60% of your monthly earnings, up to $10,000 per month
Optional Plan	60% of your monthly earnings, up $20,000 per month

Minimum Monthly Benefit
$100 or 10% of your gross monthly benefit, whichever is greater

Waiting period

Waiting period: 90 days of Disability within 180 calendar days.
Any days that you are able to work after the start of your disability will not count toward your waiting (elimination) period. For example, if you are disabled for 60 days, then work for 5 days, the 5 days worked are added to the original 90-day waiting period.

Evidence of Insurability (health questions)

Any elections for new or increased coverage will require evidence of insurability.

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

How long benefit payments last

Long Term Disability Income benefits are available until you recover from your disability, or until you reach the maximum period of payment listed below.

For a disability which begins before you reach age 60, the maximum period of payment will be until the Social Security Normal Retirement Age (SSNRA), as shown in the following table:

Year of birth	Social Security retirement age (SSNRA)*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
After 1959	67 years

For a disability which starts on or after you reach age 60, the maximum period of payment will be determined according to the following table:

Age when Disability begins	Maximum period of payment
60	60 months or to SSNRA*, whichever is greater
61	48 months or to SSNRA*, whichever is greater
62	42 months or to SSNRA*, whichever is greater
63	36 months or to SSNRA*, whichever is greater
64	30 months or to SSNRA*, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

*Age at which you are entitled to unreduced Social Security benefits based on the Social Security Amendments of 1983.

How much does it cost?

Rates shown are guaranteed until: 1/1/2025. Your contributions are deducted on a post-tax basis.

Long Term Disability monthly rates	
Coverage	**Rates per $100 of monthly salary**
Basic Plan	$0.232
Optional Plan	$0.333

To calculate your cost:	
1. Subtract either $14,000 (Full-time employee) or $7,000 (Part-time employee) from your eligible annual benefits base salary, and then divide by 12.	$
2. If your answer in Step 1 was lower than $16,666.67 Basic Plan / $33,333.33 Optional Plan, enter that number here. If higher, enter $16,666.67 Basic Plan / $33,333.33 Optional Plan here.	$
3. Divide your answer from Step 2 by 100.	$
4. Multiply your answer from Step 3 by the rate from the table above. This is your total monthly cost.	$
5. Multiply your total monthly cost by 12 for your annual premium amount. Then, divide by your number of paychecks per year for your payroll deduction amount.	$

Your eligible annual benefits base salary is the salary or wage you receive from your employer.

It does not include:

- Bonuses
- Commissions
- Overtime pay

What else is included?

The Long Term Disability Income Insurance available through your employer includes the following additional benefits. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

Get help filing for Social Security

Social Security Disability Income (SSDI) filing assistance
When appropriate, we will help you file for SSDI benefits, which can be a very difficult process.

Leave a benefit behind for a loved one

Survivor Benefit
If you pass away while receiving Disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.

Prepare for a return to work	**Vocational rehabilitation** We have vocational rehabilitation services available to assist you in returning to work when possible. If applicable, we will provide you with a written plan developed specifically for you. **Workplace modification** Modifications may be made to your workplace in order to help you return to work.
Get support during rehabilitation	**Family Member Care Expense Benefit** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible family member.

Exclusions & Limitations

Benefits are not payable if your disability is caused by, contributed to or resulting from:

- Loss of a professional or occupational license or certification
- Commission of or attempt to commit a felony
- Intentionally self-inflicted injuries
- Attempted suicide, regardless of mental capacity
- Being legally intoxicated or being under the influence of any narcotic, unless taken under the direction of and as directed by a doctor
- Participation in a war, declared or undeclared, or any act of war
- Active military duty
- Active participation in a riot
- Engaging in any illegal or fraudulent occupation, work or employment
- Commission of a crime for which you have been convicted
- Elective surgery, except when required for your appropriate care as a result of your injury or sickness
- Traveling or flying on an aircraft operated by or under the authority of military or any aircraft being used for experimental purposes

Pre-existing conditions: A pre-existing condition is a sickness, injury or physical condition that led to medical treatment, consultation, care or services (including diagnostic measures) during the 6 month period before your coverage effective date. Benefits are not payable if your disability begins in the first 9 months after your coverage effective date, and your disability is caused by, contributed by, or the result of a pre-existing condition.

Your benefits will be reduced by other income (deductible sources of income) you are eligible to receive while disabled. These include but aren't limited to:

- Income received from any form of employment
- Unemployment benefits and any type of income replacement provided by your employer
- Workers' Compensation benefits or benefits from similar programs
- Judgments or settlements you receive related to disability
- Disability or retirement payments under Social Security or other federal and state plans
- Disability income payments under automobile liability insurance benefits
- Disability income payments payable under any other group insurance policy and certain retirement payments provided under your employer's retirement plan

*Limitations and exclusions will vary by state and by your employer's benefit plan.

Questions?

If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at 877-236-7564

or go to https://presents.voya.com/EBRC/UChicago

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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