

University Health

All Full-Time and Part-Time Employees and Executives

Long-term Disability insurance (LTD)

Who gets the coverage?	All active full-time and part-time employees working 32 hours or more per week hired before 1/1/2015.
How much LTD coverage will I have?	60% of your pre-disability monthly earnings, not to exceed \$6,000 per month. Your benefits may be reduced by other sources of income and disability earnings.
Who pays for it?	University Health pays for your LTD coverage.
What is long-term disability insurance?	LTD coverage replaces a portion of your paycheck if you cannot work due to a longer-lasting illness or injury.
When would benefits begin if I were disabled?	The later date of the following: The end of your STD benefits, or 180 days. You must be continuously disabled and under the care of a physician during your elimination period, and no benefit is payable during the LTD elimination period.
What is the maximum duration of benefits?	Your benefit duration is considered to be 24 months for a disability affecting your ability to perform the duties of your own occupation, and what is called the "Social Security Normal Retirement Age" for a disability affecting your ability to perform any occupation. Please see your certificate for more details.
What is the definition of disability?	You are disabled when we determine that: <ul style="list-style-type: none">• You are unable to perform the material and substantial duties of your regular occupation due solely to your illness or your injury.• You have a 20% or more loss in your covered monthly earnings due to that same illness or injury. After monthly payments have been payable for 24 months, you are still considered disabled when we determine that due to that same illness or injury: You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience.
Are there any exclusions or limitations?	Disability plans have conditions, exclusions, offsets, and limitations. You must be actively-at-work for at least one day for your coverage to begin. Here is some important information, but review your certificate for a complete listing of all that apply. Your plan does not cover any disabilities caused by, contributed to by, or resulting directly or indirectly from: <ul style="list-style-type: none">• A pre-existing condition. Benefits will not be paid if your disability begins in the first 3 months following the effective date of coverage and your disability is caused by, contributed to by, or the result of a Pre-existing Condition. Pre-Existing Condition means any condition for which you have done any of the following at any time during the 12 months just prior to your effective date of coverage whether or not that condition is diagnosed at all or is misdiagnosed.• Intentionally self-inflicted injuries or attempted suicide.• Active participation in a riot or an act of insurrection, rebellion or civil commotion.• War, declared or undeclared, or any act of war.• The revocation, restriction or non-renewal of your license, permit or certification necessary to perform the duties of your occupation unless due solely to injury or illness otherwise covered by the Policy.• Participation in an illegal activity or illegal act or to which a contributing cause was your being engaged in an illegal occupation.• Commission of a crime for which you have been convicted, this includes but is not limited to local, state, country, provincial or federal law, or the disability results from commission of, or attempting to commit a criminal act.• Intoxication, including driving a motor vehicle while intoxicated. ("intoxicated" means your blood alcohol or drug level meets or exceeds the level at which intoxication would be presumed under the law of the jurisdiction in which the event, activity or accident occurred.)• Injury or sickness while you are serving on full-time active duty in any armed forces.



Additional information

When does coverage begin?

You must have been hired prior to 1/1/2015 to be eligible for this benefit.

Are there any other benefits with the disability insurance?

Your policy includes valuable resources for you and your loved ones when you need it most, with the support of master's level licensed social workers for disabled or terminally ill members. Care Managers are available toll-free at 1-800-206-8826.

Also, Everest Funeral Concierge services provide online and at-need planning and price negotiation assistance available 24/7. Everest includes a free online Will Prep tool to help in the preparation of Wills, Power of Attorney documents, Health Care Directives, and more. Visit everestfuneral.com and use code AFLAC to register for free. Advisors are also available toll-free at: 1-800-913-8318.

Aflac also offers an Employee Assistance Program (EAP) program through Humana that offers a variety of services to help employees manage work-life balance issues, to help you find child or adult care services, resolve workplace or financial or legal issues, and more. Please visit www.humana.com/eap. Use "University Health" and "eap" as your username / password. You may also call toll-free 24/7 to 1-888-673-1147.

Benefits and provisions are specific to your group policy. Consult your certificate for information regarding your specific coverage.

Coverage is underwritten by Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company. In New York, the terms and conditions for the Group Long Term Disability Insurance are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366. In New York, American Family Life Assurance Company of New York serves as the Agent and Administrator.

In all states other than New York, the terms and conditions for the Group Long Term Disability Insurance are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196, now administered by American Family Life Assurance Company of Columbus.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

Zurich American Life Insurance Company | Administrative Office: 7045 College Boulevard, Overland Park, Kansas 66211-1523

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