

Long-Term Disability (LTD)

Employees Hired On or After January 1, 2015

What is Long-Term Disability?	Long-Term Disability, or LTD, coverage can replace a portion of your income if a lengthy covered illness or injury leaves you unable to work for an extended period of time.
Who is eligible?	Active full-time and part-time employees hired on or after 1/1/2015 working 20 or more budgeted hours per week.
Who pays the premium?	If you elect coverage, premiums are payroll deducted on a semi-monthly basis.
When does coverage become effective?	If you elect coverage, you must be actively at work for at least one day, and the coverage begins on the 1st of the month following 30 days from your date of hire.
What is the amount of coverage?	<p>You have two options:</p> <ul style="list-style-type: none">• Option 1: 50% of your pre-disability budgeted monthly earnings, not to exceed \$7,500 per month.• Option 2: 60% of your pre-disability budgeted monthly earnings, not to exceed \$7,500 per month. <p>Benefits may be reduced by other sources of income and disability earnings.</p>
When do benefits begin?	<p>Benefits begin after you have been disabled for the greater of 180 days or the exhaustion of your Short-Term Disability (STD) benefits.</p> <p>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.</p>
What is the maximum duration of LTD benefits?	"Social Security Normal Retirement Age". View your plan certificate for more details.
What is the definition of disability?	<p>For the first 24 months of LTD benefits, you are disabled when Aflac determines:</p> <ol style="list-style-type: none">a) You are unable to perform the material and substantial duties of your regular occupation due solely to your illness or your injury;b) You are under the regular care of a physician; andc) You have a 20% or more loss in your covered monthly earnings due to that same illness or injury. <p>After 24 months of LTD monthly benefits, you are still considered disabled if, due to the same illness or injury, you are unable to perform the duties of <u>any</u> gainful occupation for which you are reasonably fitted by education, training, or experience.</p>
What is the pre-existing condition exclusion?	<p>Benefits will not be paid if your disability begins in the first twelve (12) months following the effective date of coverage and your disability is caused by, contributed to by, or the result of a pre-existing condition.</p> <p>A pre-existing condition is any condition for which during the six (6) months prior to your effective date of coverage, whether or not the condition is diagnosed or misdiagnosed, you have received care, treatment, consultation or diagnoses, or taken prescribed medication or drugs.</p> <p>The pre-existing condition exclusion applies to all new coverage, e.g., if you increase your LTD coverage from the 50% to the 60% plan.</p>



Are there any other exclusions or limitations?

Disability plans have conditions, exclusions, offsets, and limitations.

No benefits will be paid for disability caused by or related to:

- 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.
- Commission of a felony 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 felony or being engaged in an illegal occupation;
- 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 jurisdiction in which the event, activity or accident occurred.)
- Influence of a controlled substance, unless administered by a physician, or taken according to a physician's instructions, and within clinical guidelines

View your certificate for a complete listing of all that apply.

Included Features

What is the Accidental Dismemberment & Loss of Sight Benefit?

If a loss occurs within 180 days of an accident, the LTD plan pays a lump sum benefit for the specific covered loss. View your certificate for a full schedule of benefits.

Care Managers

Care Managers are Masters' level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.

Employee Assistance Program

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

Travel Protection

Employees traveling across the country or abroad are covered 24/7, 365 days per year by World Travel Protection, which provides medical, personal and legal assistance, as well as additional services. From anywhere in North America, call toll-free: 1-800-263-4008. From outside of North America, call collect 647-258-0124.



View Benefits

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 Long Term Disability Income Insurance policy are set forth in policy form number 1000-ZAGP-DS-NY01. 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 all states other than New York, the terms and conditions for the Group Long Term Disability Insurance Policy 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. 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.

On March 19, 2020, Aflac, Inc. announced the agreement to acquire Zurich North America's U.S. group benefits business (ZEB), which consists of group life, group disability, and absence management products. Aflac Columbus and Aflac NY (Aflac) will reinsure, on an indemnity basis, Zurich's U.S. in-force group life and disability policies. As of November 2, 2020, and subject to customary closing conditions, Aflac will assume the administration of the aforementioned re-insured Zurich Employee Benefits policies and services. Aflac has entered into a marketing agreement with Everest Funeral Concierge whereby Everest Funeral Concierge will contract directly with individuals who are employees of accounts that choose to make Everest Funeral Concierge services available to them. Other than this marketing alliance, Aflac and Everest Funeral Concierge are not affiliated in any way. Aflac makes no representations or warranties regarding Everest Funeral Concierge's services, and is not responsible for any products or services provided by Everest Funeral Concierge. State restrictions may apply and benefits may vary by state. WWHQ | 1932 Wynnton Road | Columbus, GA 31999. Aflac New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

