

long term disability

Missouri Valley Conference

Eligibility	All full-time, active employees who are U.S. citizens or legal U.S. residents, working 30 or more hours per week, year-round that are performing the duties of their occupation on their last scheduled working day immediately preceding the effective date of the plan are eligible for insurance on the effective date.	
Plan of Benefits	Percentage of Salary: Maximum Monthly Benefit: Benefit Duration: Elimination Period: Social Security Integration: Own Occupation: Definition of Disability: Gainful Earnings:	66.67% \$9,000 Social Security Normal Retirement Age 180 days Full Family 24 months Residual with both loss of duties and earnings 80/60
Other Plan Provisions	<ul style="list-style-type: none"> • Minimum Benefit: \$100 or 10% • Pre-Existing Conditions Exclusions: 3/12 • Recurrent Disability Protection • Return to work Incentive: Unlimited • Full Maternity Coverage • Mental Illness Limitation: 24 months • Drug and Alcohol Limitation: 24 months • Vocational Rehabilitation Benefit: 5% to \$500 • Accumulation of Elimination Period: 2X EP • Survivor Benefit: 3 months • Special Conditions Limitation: 24 months • Employee Assistance Program: 5 visits • Continuity of Coverage Protection • Work Place Modification 	
Definition of Disability	Disability or Disabled means that during the elimination period, and for the next 24 months, you are prevented by accidental bodily injury, sickness, mental illness, substance abuse, or pregnancy, from performing one or more of the essential duties of your occupation, and as a result, your current monthly earnings are less than 80 percent of your indexed pre-disability earnings. After that, you must be so prevented from performing one or more of the essential duties of any occupation. You must be under the regular care of a physician.	
Value Added Services	All enrolled employees will have 24-hour access to a travel assistance program, ID theft protection and beneficiary companion services through Europ Assistance, USA.	
Employee Assistance Program	Employees have access to an extensive EAP through APS Healthcare. The EAP provides Emotional Wellness, Caregiving, Legal, Financial, and Convenience services with up to 5 face-to-face visits per member per year.	
Exclusions	Benefits will not be paid for disabilities resulting from: <ul style="list-style-type: none"> • injury, sickness, mental illness, substance abuse or pregnancy not being treated by a physician or surgeon; • disability caused or contributed to by war or act of war (declared or not); • disability caused by your commission of or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation; • disability caused or contributed to by an intentionally self-inflicted injury; This list is not all-inclusive and may vary by state.	

This outline is intended to be a summary of your benefits and does not include all plan provisions and limitations. Details of your benefits can be found in your benefit booklet, provided to you at a later date. If there are any discrepancies between this outline and the group certificate, the group certificate governs.