

**Plan Summary for: Puget Sound Benefits Trust**

**MONTHLY LONG TERM DISABILITY INSURANCE BENEFITS**

<b>Monthly Income Benefit</b>	
All Eligible Persons	The lesser of 50% of the Person's Basic Monthly Earnings or \$2,000, minus other income
<b>Benefit Waiting Period</b>	
For employees covered under a short-term disability income plan provided through the Policyholder:	
Class 3, 4 and 5	
Disability caused by an accidental injury	182 days
Disability caused by Sickness	189 days
For Employees who are covered under any other sponsored short-term disability income plan	90 days
For Employees who are not covered under any sponsored short-term disability income plan	90 days
<b>Maximum Benefit Period</b>	
<u>Age at Disability</u>	<u>Benefit Duration</u>
Less than Age 61	To Age 65
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or older	12 months
<b>Survivor Benefit</b>	Six times the monthly income benefit paid to the Person as the last monthly Disability Benefit received prior to death

**Waiver of Premium**

A Person's premiums are waived if:

- (a) he or she is Totally Disabled;
- (b) he or she has satisfied his or her scheduled Waiting Period; and
- (c) he or she is approved by the Company for benefits.

Should a Person return to work, the Person or Person's Employer must resume premium payments in order that coverage for Long Term Disability may be continued.

The Company will cease paying benefits on the earliest of the following:

- (a) the end of the Maximum Benefit Period for any one period of disability;
- (b) the date the Person no longer qualifies under all the conditions listed;
- (c) the date of the Person's death;
- (d) the date the Person refuses to participate in an approved vocational rehabilitation program; or
- (e) the date the Person has sufficiently recovered from his/her disability to return to employment, including self employment and his/her earnings at least:
  - (1) for any period of disability up to 24 months, the date the Person's employment earnings are equal to or exceed 80% of his or her Basic Monthly Earnings; or
  - (2) for any period of disability longer than 24 months, the date the Person's earnings ability is equal to or exceeds 70% of his or her's Basic Monthly Earnings.

If the Policy terminates after the Person qualifies to receive benefits, the Company continues the Person's benefit payments. Benefits are paid as long as the Person continues to qualify according to the terms of the Policy on the date the Person qualified.

## **General Exclusions**

The Company will not cover any disability due to or caused by:

- (a) war, declared or undeclared or any act of war;
- (b) intentionally self-inflicted Sickness or Injury, whether same or insane;
- (c) active participation in a riot;
- (d) a Person's commission of or attempt to commit a felony or any type of assault or battery, or participation in a fight in which the Person is the aggressor; or
- (e) service in the Armed Forces of any country or combination of countries or in a civilian unit serving with such forces.

## **Exclusions and Limitations**

### **Pre-Existing Condition Exclusion**

The Company will not cover any disability which:

- (a) is caused or contributed to by, or results from a pre-existing condition; and
- (b) begins in the first 12 months after a Person's effective date.

"Pre-existing Condition" means a Sickness or Injury for which a Person received treatment within 3 months prior to a Person's effective date.

"Treatment" means consultation, care or services provided by a Physician including diagnostic measures and taking prescribed drugs and medicines.

### **Mental Illness or Substance Abuse Limitation**

When disability is due in whole or in part to a mental disorder, alcoholism, or chemical dependency, we limit the monthly income benefits to a maximum of 24 months while the Person is not Hospital confined. The maximum applies to any and all such periods of disability during the Person's lifetime.

If at any time during the 24 month period the Person is Hospital-confined for the same disability, we will pay benefits for as long as the Person remains Hospital-confined, up to the maximum benefit period. After the Person is released from the Hospital, we will continue payment of benefits for any remaining portion of the 24 months for which the Person qualifies to receive non-hospitalized benefits.

"Mental Illness" means mental, nervous or emotional diseases or disorders of any type.

"substance Abuse" means the pathological use or abuse of alcohol or other drugs in a manner or to a degree that produces an impairment in personal, social or occupational functioning and which may, but need not, include a pattern of tolerance and withdrawal.