

Plan Highlights

Long Term Disability Insurance

Monroe County Community College

COVERAGE

Disability income protection insurance provides a benefit for “long term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Employees: Each Active, Full-time Administrative & Professional employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

60% of monthly covered earnings to a maximum benefit of \$5,000 a month

ELIMINATION PERIOD

90 consecutive days of Total Disability

OWN OCCUPATION

To age 65

MAXIMUM BENEFIT DURATION

Age at Disablement	
61 or less	to age 65
62	3.5
63	3
64	2.5
65	2
66	1.75
67	1.50
68	1.25
69 or more	1

CONTRIBUTION REQUIREMENTS

Coverage is employer paid

FEATURES

- Residual Disability
- Partial Disability
- Drug & Alcohol Limit 2 years
- Mental & Nervous Limit 2 Years
- Pre-existing Limitation 3/12
- Survivor Benefit
- Work Incentive
- Extended Disability
- ID Theft

EXCLUSIONS

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6541, et al.