

Employer- Paid Long Term Disability Insurance

Louisiana State University Health Sciences Center Summary of Benefits

Effective 12.01.15

Am I eligible?	You are eligible if you are an active, Full-time Medical Resident, Intern or Fellow of Louisiana State University Health Sciences Center.
What is Long Term Disability Insurance?	<p>Long Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.</p>
Why do I need Long Term Disability Insurance?	<p>Long Term Disability Insurance protects the financial security for you and your family. The ability to earn an income is something to be cherished and protected – disabilities happen, and they happen more frequently than most think. Can you afford to be disabled?</p> <p>Did You Know: 3 in 10 workers will be disabled for more than 90 days before the age of 65.</p> <p>Many American families live paycheck to paycheck, and the majority could not afford to go one month or one week, let alone 2 or 3 years, without the support of regular income. http://www.disabilitycanhappen.org</p>
What is disability?	<p>Disability is defined in the UnitedHealthcare contract with your employer.</p> <p>The Covered Person is Disabled or has a Disability when We determine that:</p> <ol style="list-style-type: none"> 1. you are not Actively at Work and are unable to perform some or all of the Material and Substantial Duties of your Regular Occupation due to your Sickness or Injury; and 2. you have a 20% or more loss in Indexed Pre-Disability Monthly Earnings due solely to the same Sickness or Injury; and 3. you are under the Regular Care of a Physician. <p>Disability must begin while the Covered Person is insured under the Policy.</p> <p>After 24 months of payments, the Covered Person is Disabled when We determine that due to the same Sickness or Injury, you are unable to perform some or all of the material and substantial duties of any Gainful Occupation for which you are reasonably fitted by education, training or experience and you continue to suffer a 40% or more loss in Indexed Pre-Disability Monthly Earnings due solely to the Sickness or Injury.</p>
How much coverage would I have?	<p>Your Employer provides, at no cost to you, Long Term Disability Insurance that would pay you a benefit of 60% of your monthly Earnings to a maximum monthly benefit of \$5,000 per month.</p> <p>This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$100 per month.</p> <p>Earnings are defined in the UnitedHealthcare contract with your employer.</p>

This is a summary of benefits only and does not include all plan provisions, exclusions, and limitations relating to your coverage. Please refer to your Certificate of Coverage. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.



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How long do I have to wait before I can receive payment? (Elimination Period)	You must be disabled for at least 90 days before you can receive a Long Term Disability Insurance benefit payment.																						
Are there other limitations to enrollment?	You must be Actively at Work with your employer on the day your coverage takes effect.																						
How long will my disability payments continue?	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner. If your disability occurs at age 60 or above, your payments may be reduced.																						
Can the duration or amount of my benefit be reduced?	<p>Yes. Your benefit duration may be reduced once you reach certain ages specified in the in chart below.</p> <p>Maximum Benefit Period: Reducing Benefit Duration reflecting Social Security Normal Retirement Age</p> <table style="margin-left: 40px;"> <thead> <tr> <th style="text-align: center;">Age at Disability</th> <th style="text-align: center;">Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Greater of SSNRA * or Less than age 60</td> <td style="text-align: center;">To age 65</td> </tr> <tr> <td style="text-align: center;">Age 60</td> <td style="text-align: center;">60 Months</td> </tr> <tr> <td style="text-align: center;">Age 61</td> <td style="text-align: center;">48 Months</td> </tr> <tr> <td style="text-align: center;">Age 62</td> <td style="text-align: center;">42 Months</td> </tr> <tr> <td style="text-align: center;">Age 64</td> <td style="text-align: center;">30 Months</td> </tr> <tr> <td style="text-align: center;">Age 65</td> <td style="text-align: center;">24 Months</td> </tr> <tr> <td style="text-align: center;">Age 66</td> <td style="text-align: center;">21 Months</td> </tr> <tr> <td style="text-align: center;">Age 67</td> <td style="text-align: center;">18 Months</td> </tr> <tr> <td style="text-align: center;">Age 68</td> <td style="text-align: center;">15 Months</td> </tr> <tr> <td style="text-align: center;">69 and over</td> <td style="text-align: center;">12 Months</td> </tr> </tbody> </table> <p style="margin-left: 40px;"><i>*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment or any later amendment to the Social Security Act.</i></p> <p>In addition, as described below within the Important Details, your monthly Long-Term Disability benefit may be reduced by other income you receive.</p>	Age at Disability	Maximum Benefit Period	Greater of SSNRA * or Less than age 60	To age 65	Age 60	60 Months	Age 61	48 Months	Age 62	42 Months	Age 64	30 Months	Age 65	24 Months	Age 66	21 Months	Age 67	18 Months	Age 68	15 Months	69 and over	12 Months
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Important Details:

This Benefit Highlights Sheet is an overview of the Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued.

Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the insurance policy, the terms of the insurance policy apply. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

Exclusions:

You cannot receive Long Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.

Mental Illness, Alcoholism or Substance Abuse:

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.

Pre-Existing Condition Exclusion:

We will not cover any Disability that begins during the first 12 months after the Covered Person's Effective Date of insurance that is caused or contributed to by a Pre-Existing Condition.

Pre-Existing Condition means: any Sickness or Injury including Mental Illness, Substance Abuse for which the Covered Person, within 12 months prior to his Effective Date of insurance:

1. was diagnosed by or received Treatment from a legally qualified Physician; or
2. had symptoms for which an ordinarily prudent person would have sought Treatment.

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Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)
- Loss of time or lost wages from a no-fault motor vehicle insurance plan.
- Benefits from Employer's sick leave of salary continuation plan.

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

Member Assistance Program:

The Member Assistance Program, which accompanies your Long Term Disability benefit, comes at no additional cost to the employee. It includes personal and confidential assistance for employees and their families.

- Toll-free Member Assistance line
- 24/7 access to liveandworkwell.com.
- Referral for face-to-face counseling
- Legal and Financial services information and referrals*

* *May not be available in all states.*

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of NY in New York, NY.

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Financial Protection

Disability insurance

Member Assistance program

For long-term disability members.

Life is stressful, and sometimes the constant challenges can become overwhelming. When you have unresolved problems, it can take a serious toll on both your work and home life.

To help you through difficult times, we offer a Member Assistance program as part of our long-term disability plan. The program offers members and their families personal and confidential support that's available 24 hours a day, 7 days a week. With just one call, you can get the following types of assistance:

- Counseling services
- Financial and legal advice
- Family support
- Help with relationships, coping and depression

Consultation services are provided by experienced master's-level specialists who offer personal assistance and referrals to a network of licensed and certified clinicians for up to three face-to-face counseling sessions, if desired. We also offer access to attorneys for legal assistance or mediation, as well as consultation with financial professionals.



Member Assistance program

- Members and their families can get confidential assistance at **1-877-660-3806**
- TDD/TTY users can call **711** for relay service. Once connected, please provide the number listed above.
- Translators available for non-English speakers
- Visit liveandworkwell.com to access tools and information to help you enhance your health and well-being
 - There are two ways to login:
 - 1) create your own user name and password under “Members: Login or Register”; OR
 - 2) use the access code “LTDEAP” under “Members: Access Anonymously”

Convenient, confidential support.

The Member Assistance program provides confidential support whenever you need it at no cost to you.¹ The program includes the following services:

- **Toll-free Member Assistance line:** Unlimited phone access to a master's-level counselor, 24 hours a day, 7 days a week. To reach Member Assistance, call **1-877-660-3806**. TDD users, call **711** for relay service. Once connected, please provide the number listed above.
- **24/7 access to liveandworkwell.com:** Online access to an interactive website that provides tools and information to help enhance your work, health and life
 - There are two ways to login:
 - 1) create your own user name and password under “Members: Login or Register”; OR
 - 2) use the access code “LTDEAP” under “Members: Access Anonymously”
- **Referrals for face-to-face counseling:** Referrals to a national network of licensed and certified clinicians for up to three sessions
- **Legal services:** Free 30-minute telephone or in-person consultations with an attorney for help with legal concerns (an attorney may be retained for ongoing services at a 25% discounted rate)
- **Referral to helpful resources:** Referrals to community resources from a database of more than 100,000 contacts

Maintaining your privacy and confidentiality is of utmost importance. All records, referrals and evaluations are kept private and confidential in accordance with federal and state laws.



¹There is no charge for referrals or for seeing a clinician within our network for up to three visits per issue. If you would like to speak with an expert for financial or legal assistance or legal mediation, there is no cost for the initial consultation. Subsequent legal assistance is available for a 25% discount. Access to liveandworkwell.com is always free.

Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI; and Unimerica Life Insurance Company of New York is located in New York, NY.

Specialty products and programs may not be available in all states or for all group sizes. Components are subject to change.