



Insurance for every step of life.

Long Term Disability Insurance

Small Group Coverage

(10-25 Lives)

For _____

How the Plan Works

Long Term Disability coverage is a big help in times of need. You get a monthly check if you can't do your regular job because of the illness or injury, whether it's work-related or not, though pre-existing conditions may be excluded.

- Eligibility Requirement**
 If you are a full-time active employee working the minimum number of hours per week as required by your employer, you will be covered with these benefits.
- Who pays for the coverage?**
 Long Term Disability Insurance premiums are paid for by your employer.
- Collecting Your Benefit**
 Once you satisfy the plan's requirements for partial or total disability, you'll receive a benefit once a month for as long as your disability lasts or for your policy's maximum disability duration, whichever comes first.
- What is Total Disability?**
 You are considered totally disabled if you are unable to do the material duties of your own occupation and have at least a 20% loss of earnings.
- Guaranteed Acceptance**
 Enroll when this coverage is initially offered and you won't need to answer any health questions, although benefits may not be payable for pre-existing conditions.

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1 (800) 794-5390

Benefits Summary

Plan Benefits

Monthly Benefits Begin Waiting period may be served with total or partial disability or a combination of both.	Benefits begin after of disability.
Benefit Replacement Percentage	60% of your monthly pre-disability earnings up to the maximum benefit
Maximum Benefit	
Minimum Benefit	The greater of \$100 or 10% of the gross monthly benefit
Maximum Benefit Period	The maximum benefit period will be based on your age at the time of disability. (See Certificate of Coverage for the maximum period of payment table)

Plan Features

Partial Disability	If you become disabled and can work part time (but not full time), you may be eligible for partial disability benefits.
Alcoholism or Drug Abuse	The per occurrence maximum period of payment for disabilities due to alcoholism or drug abuse is 24 months.
Mental Illness	The per occurrence maximum period of payment for disabilities due to mental illness is 24 months.
Special Conditions	The maximum period of payment for all disabilities due to special conditions is unlimited.
Survivor Benefit	If you have been disabled for more than 180 days, upon confirmation of your death, we will pay your eligible survivor a lump sum benefit equal to three times your gross monthly benefit.
Vocational Rehabilitation	Vocational Rehabilitation Services are available to assist you in returning to work to the extent of your ability.
Employee Assistance Program	You, your dependents and all household members have access to an Employee Assistance Program (EAP). The EAP provides services to help people privately resolve Problems that may interfere with work, family and life.

This summary is provided for your convenience only and is not intended to be inclusive of all policy exclusions, limitations or provisions. Please see your Certificate of Coverage for benefit details. LifeMap is not liable for any errors or omissions in this document. If there is any discrepancy between this document and the master policy, master policy provisions will prevail. Benefits may not be available in all states. Contact your Group Administrator if you have any questions.

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Limitations & Exclusions

Benefits are not payable for disabilities caused by, contributed to by, or resulting from your:

- loss of professional license, occupational license, or certification;
- participation in a felony;
- intentionally self-inflicted injuries;
- attempted suicide, regardless of mental capacity;
- being legally intoxicated or being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor;
- participation in a war, declared or undeclared, or any act of war:
 - active participation in a riot;
 - active military duty;
 - engaging in any illegal or fraudulent occupation, work, or environment;
- commission of a crime for which you have been convicted;
- elective surgery except when required for your appropriate care as a result of your injury or sickness; or
- traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes.

Pre-existing Condition Exclusion

(first time coverage for Employer): Disabilities that begin within the first 24 months after your effective date will not be covered if you have received treatment for the disability within the 12 months prior to your effective date.

Pre-existing Condition Exclusion

(carrier change for Employer): Disabilities that begin within the first 12 months after your effective date will not be covered if you have received treatment for the disability within the 3 months prior to your effective date.

Limitations & Exclusions (continued)

Deductible Sources of Income includes:

1. Disability payments made to you under a state benefit act or law, military disability benefit plan, another group insurance policy, governmental retirement system or your employer's retirement plan;
2. Disability payments made to you, your spouse or your children, due to your disability, under the U.S. Social Security Act, the Canada Pension Plan, the Quebec Pension Plan or any similar plan or Act;
3. Disability payments made to you under your Employer's retirement plan, when voluntarily elected by you or when you reach the later of age 62 or normal retirement age;
4. Retirement payments or payments due to your retirement made to you, your spouse or your children under the U.S. Social Security Act, the Canada Pension Plan, the Quebec Pension Plan or any similar plan or Act;
5. Any amount received from:
 - Action brought under Title 46, United States Code Section 688 (The Jones Act);
 - Any form of employment;
 - Any unemployment compensation law;
6. Any amount that you receive under:
 - A workers' compensation law;
 - An occupational disease law;
 - Any other act or law with similar intent.

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