

Long Term Disability Benefit Details

NO MEDICAL EVIDENCE IS REQUIRED FOR ALL SMARTCHOICE BENEFITS

✓ **Benefit Amount:** *depends on plan design chosen – either:*

- 66.667% of pretax monthly earnings, or
- 66.667% of the 1st \$5,000 of pretax monthly earnings, plus 50% of the next \$3,000 , plus 40% of the rest

✓ **Maximum:** \$1,500 or \$5,000 *(depending on plan design chosen)*

✓ **Elimination Period** before monthly disability benefit is payable: 120 days

✓ **Definition of Disability:** unable to perform duties of **regular occupation** due to sickness or injury during the **first 24 months of disability**, and, after the first 24 months of disability, unable to perform the duties of any gainful occupation fitted by education, training or experience.

✓ **Non-medical evidence limit: No medical evidence is required**

✓ **Pre-existing Conditions Limitation:** no benefit payable for conditions in existence in the 3 months prior to the coverage effective date that cause disability within 12 months after the effective date of coverage

✓ **Termination Age:** 65

Other Plan Features:

✓ **Rehabilitation and Return to Work assistance benefit**

✓ **Conversion** to an individual disability plan

DISABILITY OPTIONS	OPTION 1	OPTION 2
LONG TERM DISABILITY INJURY AND ILLNESS		
Benefit Amount (% of Monthly Pre-disability income)	66 2/3%	66 2/3% of first \$5,000, plus 50% of the next \$3,000 plus 40% of the remainder
Monthly Maximum Benefit	\$1,500	\$5,000
Benefit Waiting ('Elimination') Period	120 Days	120 Days
Termination Age	65	65