

# GROUP VOLUNTARY LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on July 14, 2020.

## POLICY INFORMATION

Policyholder:	Madison County School District
Policy Effective Date:	January 1, 2014
Policy Anniversary:	January 1
Policy Number:	GUPR-ARFG
Group Number:	G000ARFG
Classification:	All Eligible Employees
Minimum Work Hours Required:	20 hours per week
Eligibility Present Waiting Period:	30 days
Eligibility Future Waiting Period:	30 days
When Insurance Begins:	the first day of the month that coincides with or follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The later of: <ul style="list-style-type: none"> <li>a) 90 calendar days; or</li> <li>b) the date Your short-term Disability ends.</li> </ul>

## BENEFITS

Monthly Benefit Percentage:	60%	
Maximum Monthly Benefit:	\$6,000	
Minimum Monthly Benefit:	\$100	
Maximum Benefit Period:	<b>Age at Disability</b>	<b>Maximum Benefit Period</b>
	61 or less.....	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;
	62 .....	Your SSNRA, or 3 years and 6 months, whichever is longer;
	63 .....	Your SSNRA, or 3 years, whichever is longer;
	64 .....	Your SSNRA, or 2 years and 6 months, whichever is longer;
	65 .....	2 years;
	66 .....	1 year and 9 months;
	67 .....	1 year and 6 months;
	68 .....	1 year and 3 months;
	69 or older.....	1 year.
Own Occupation Definition:	2 years	

Portability:	Included
Survivor Benefit:	3 months
Vocational Rehabilitation Benefit:	5%

**LIMITATIONS/EXCLUSIONS**

Alcohol/Drug Abuse/Substance Abuse Limitation:	24 months
Mental Disorder Limitation:	24 months
Pre-existing Condition Exclusion:	3/3/12