



Benefits at a Glance for Spelman College
Group Policy # 139259 Effective Date July 1, 2005

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by Spelman College.

Eligibility

Eligible Employee

A regular employee of the employer working at least 30 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the first day following 364 days as an eligible employee.

Benefits

Monthly Benefit

60 percent of the first \$25,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$15,000

Minimum Monthly Benefit

\$100

Waiting Period Before Benefits Become Payable

180 days

Definition of Disability

For the benefit waiting period and the first 36 months for which LTD benefits are paid, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee's own occupation and suffering a loss of at least 20 percent of predisability earnings when working in the employee's own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation which:

- The employee is able to perform, due to education, training or experience,
- Is available at one or more locations in the national economy, and
- The employee can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether the employee is working in any other occupation.

Maximum Benefit Period

If an employee becomes disabled before age 60, LTD benefits may continue until age 65. If an employee becomes disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
59 or younger	To age 65
60 through 64	5 years
65 through 68	To age 70
69+	1 year

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Responsibility and Incentive
- Reasonable Accommodation Expense Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Rehabilitation Plan Provision
- Employee Assistance Program

This information is only a brief description of the group LTD insurance policy sponsored by Spelman College. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.