



Eastern Michigan University
LONG TERM DISABILITY (LTD)
SUMMARY OF BENEFITS

Eligibility	All Full-Time Active Employees Working a Minimum of 20 Hours Per Week.
Eligibility Waiting Period	<p>The eligibility waiting period is the continuous period of time an Employee must work for Eastern Michigan University before they are eligible for Disability coverage.</p> <ul style="list-style-type: none">▪ Faculty Who Are Members of AAUP/EM - The eligibility waiting period is satisfied the 1st of the month coinciding with or next following 90 days of continuous employment.▪ Administrative Professional Employees, Administrative Hourly Employees, Athletic Coaches, Confidential Clerical Employees, Professional Technical Employees Who Are Members of UAW Local #1976, and Clerical Secretarial Employees Who Are Members of UAW Local #1975 - The eligibility waiting period is satisfied the 1st of the month coinciding with or next following 90 days of continuous employment.▪ Police Officers Who Are Members of POAM and Police Sergeants Who Are Members of the Police Officers Labor Council - The eligibility waiting period is satisfied the 1st of the month coinciding with or next following 3 months of continuous employment.
Earnings Definition	Standard pre-disability earnings exclude bonuses, overtime pay, extra compensation and.
Long Term Disability (LTD) Elimination Period (<i>Benefits Begin</i>)	To be eligible for benefits, you must be unable to work for 90 continuous days due to an occupational or non-occupational injury or illness.
Long Term Disability (LTD) Monthly Benefit	<p>Faculty Who Are Members of AAUP/EM and Administrative Professional Employees, Administrative Hourly Employees, Athletic Coaches, Confidential Clerical Employees, Professional Technical Employees Who Are Members of UAW Local #1976, and Clerical Secretarial Employees Who Are Members of UAW Local #1975</p> <p>This benefit provides you with income protection to replace up to 65% of your pre-disability monthly earnings up to a maximum benefit of \$7,000. Minimum monthly benefit is \$100.</p> <p>Police Officers Who Are Members of POAM and Police Sergeants Who Are Members of the Police Officers Labor Council</p> <p>This benefit provides you with income protection to replace up to 60% of your pre-disability monthly earnings up to a maximum benefit of \$5,000. Minimum monthly benefit is \$100.</p> <p><i>Long Term Disability benefits are combined with other income benefits, as specified, in your Certificate of Insurance Booklet.</i></p>

This Benefits Summary [\[and the accompanying Brochure and Enrollment Form\]](#) explains the general purpose of the insurance described, but in no way change or affect the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers



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Pre-existing Condition Limitation	Benefits can be excluded for disabilities arising from pre-existing conditions. Pre-existing conditions are disabilities caused by a sickness or injury that was diagnosed or treated or for which prescribed drugs or medicines had been taken during the 3 months immediately preceding the employee's effective date of Long Term Disability coverage.
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Definition of Disability	<p>From the date you first become disabled and until monthly benefits are payable for 24 months you will be deemed to be disabled if you are not able to perform the material duties of your own occupation solely because of disease or injury. You must also have a 20% earnings loss.</p> <p>After 24 months of benefits you will continue to be deemed to be disabled if solely because of disease or injury you are not able to perform the material duties of any gainful activity that you are, or may reasonably become, fitted by education, training or experience.</p> <p>If your own occupation requires a professional or occupational license or certification of any kind, you will not be considered disabled solely because of loss of license or certification.</p>
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Separate Periods of Disability	<p>Once a period of disability has ended, any new period of disability will be treated separately. However, two or more separate periods of disability due to the same or related causes will be considered one period of disability and only one elimination period will apply if:</p> <ul style="list-style-type: none">▪ The separation occurs during the elimination period and the periods of disability are separated by less than 30 consecutive days of work; or▪ The separation occurs after the elimination period and the periods of disability are separated by less than 6 consecutive months of work.
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Mental/Nervous and Alcoholism/Drug Abuse Benefits	Your LTD plan provides coverage for Mental/Nervous and Alcoholism/ Drug Abuse Benefits. Once eligible, you will receive 24 months of benefit payments.
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Features	<p><u>Rehabilitation</u></p> <p>Our ultimate goal is to help you return to gainful employment. Our consultants review each claim and determine if rehabilitation services would be appropriate and effective. After reviewing your claim, if we feel you would benefit from our services, we will contact you.</p> <p>During your active participation in an Aetna Approved Rehabilitation Program, Aetna will pay you an additional 10% of your monthly benefit after all applicable reductions for other income benefits. Not more than a maximum of \$500 monthly, for a one time maximum of 6 consecutive months for each period of disability will be paid.</p>
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Survivor Benefit

Your long term disability policy includes a Survivor Benefit which is paid to an eligible survivor in the event you die while benefits are payable. This benefit is equal to 6 months of gross LTD benefit that would be payable in lump sum.

Employee Assistance Program (EAP)

Access for you and your immediate household members to 3 face to face counseling sessions per year. Unlimited telephonic EAP consultations at **1-855-283-1915**. Issues can include personal and marriage counseling. Referrals to community services, such as Alcoholics Anonymous, Eldercare and the Grieving Center.

Internet access to our EAP website 24 hours a day, seven days a week. The internet address is www.mylifevalues.com and your User ID is RESOURCES

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