



UK Voluntary Long Term Disability Insurance

Effective Date: October 01, 2006
Eligibility: All full-time active employees already eligible for the University provided LTD benefit
Rate Basis Age Rated

Rates per \$100 of Covered Benefit

Age Band	Monthly Rate
00-24	0.389
25-29	0.389
30-34	0.649
35-39	0.909
40-44	1.298
45-49	1.817
50-54	2.466
55-59	2.985
60+	2.985

BENEFITS

Benefit Percent	10% of base salary
Maximum Monthly Benefit	\$9,120
Benefit Waiting Period	180 Days
Benefit Duration	ADEA1
Social Security Integration	Non-Integrated
Pre-existing Exclusion	3/6/12
Own Occupation Period	Any Occupation
Partial Definition	Partial Disability
Rate Guarantee	3 Years



Long Term Disability Insurance

This summary provides a brief outline of the LTD benefits. LTD insurance replaces some of the income the insured employee may lose during a total disability. Benefits start at the end of the Benefit Waiting Period. There is a monthly benefit and maximum benefit period for each period of total disability.

Eligibility

All full-time active employees already eligible for the University provided LTD benefit

Benefits

Monthly Benefit

An amount equal to 10.0% of your monthly earnings to a maximum of \$9,120, not reduced by other income benefits.

Definition of Earnings means the insured employee's basic rate of compensation. It does not include commissions, overtime, bonuses or other forms of extra compensation.

Benefit Waiting Period

The Benefit Waiting Period is a period of total disability starting from the beginning of the total disability to the later of:

- the end of the first 180 Days of continuous disability, or
- the date, during that continuous total disability, when the insured employee exhausts the maximum benefits under the basic loss of time coverage.

Basic loss of time coverage means a plan of period loss of time disability benefits under (1) any program (other than this coverage), whether insured or uninsured, where the employer has paid all or part of the cost or made payroll deductions or (2) any disability benefits law or similar law.

Benefit Duration

If the insured employee's disability begins in accordance with the age stated below, the insured employee will continue to receive income benefits up to the maximum benefit period stated below:

Age Disability Begins	Maximum Benefit Period
Less than age 60.....	To age 65
60.....	60 Months
61.....	48 Months
62.....	42 Months
63.....	36 Months
64.....	30 Months
65.....	24 Months
66.....	21 Months
67.....	18 Months
68.....	15 Months
69 and over.....	12 Months



Pre-existing condition

An illness or injury for which the employee received treatment within 3 months prior to the employee's effective date.

Pre-Existing Condition Exclusion - LTD insurance will not cover any total disability caused by a pre-existing condition within the first 12 months after the insured employee's effective date, unless no treatment is received for 6 consecutive months after the effective date.

Definition of Partial Disability

A partial disability exists, after a period of total disability, when it has been determined that all of these conditions are

Due to the same illness or injury that caused the employee's total disability, the employee is not able to perform, for wage or profit, the material and substantial duties of his/her occupation on a full-time basis.

The employee is working at his/her own occupation, but not able to perform duties on a full-time basis, or at another occupation.

The employee's partial disability earnings are at least 20%, but not more than 80% of the pre-disability earnings (the amount of earnings before the employee's period of total disability began).

Partial Disability Benefits - If the insured employee is partially disabled within 31 days of the date the total disability benefits end; and proof has been given to BC Life that the insured employee is partially disabled and still under the care of a physician, a partial disability monthly benefit is payable.

Patial Disability Monthly Benefit - The lesser of:

- the monthly benefit (shown above);
- the insured employee's pre-disability monthly earnings less other income benefits

Termination of Partial Disability Benefits - These benefits terminate on the earliest of: the date the insured employee ceases to be partially disabled; or the date of death; or the end of the Maximum Benefit Period; or the date the insured employee's earnings from any employment exceed 80% of his/her pre-disability income; or the date the insured employee completes an approved alcohol or substance abuse rehabilitation program.

The Employee is contributing 100% of the insurance premium throuh payroll deductions.

Medical Underwriting

Unicare must approve coverage before the employee can become insured under this plan. In this instance, to help decide whether to insure the employee, the employee must provide Unicare with a written application, a health evidence statement from the employee and a written authorization form to verify the information provided.



Mental Illness Limitation

There is a 24 month limit on benefits to be paid for the disability due to a mental or nervous disorder. Under certain conditions, this limitation may not apply. See Certification of Insurance for more details.

Alcoholism and Substance Abuse Limitation

There is a 24 month limit on benefits to be paid for your disability due to alcoholism and substance abuse. Under certain conditions, this limitation may not apply. See Certification of Insurance for more details.

Exclusions for Long Term Disability Insurance

LTD insurance will not cover any disability due to:

- Loss of Professional License, Occupational License or Certification
- War, declared or undeclared or any act of war
- Intentionally self-inflicted injuries
- Active participation in a riot
- Commission of, or attempt to commit, a felony or any type of assault or battery

Termination of the LTD Monthly Benefit – Benefits terminate on the earliest of: the date the total disability ends; the date the insured employee is no longer under the regular care of a physician; the date the insured employee dies; or the end of the Maximum Benefit Period.

Standard Provisions

Cost of Living Freeze

The monthly benefit will not be reduced due to cost of living increases that are payable under other income benefits and occur after the initial reduction for the other income benefits have been determined. **See Certificate for more details.**

Waiver of Premium

Premium for an insured employee is waived while benefits are payable.

Recurrent Disability

This feature allows continuation of LTD benefits if insured employee returns to work for less than 6 months and is again disabled by the same or related causes. Benefit payments for a recurrent disability will be subject to the terms and provisions of the plan that applied to the prior disability. See Certificate for more details.

Rate Guarantee

The rate guarantee is 3 Years.

This Summary of Benefits is a brief review of benefits, and does not constitute coverage. Actual Benefits and coverage will be based and paid on Policy and Certificates issued when Case is enrolled. Once enrolled, insured employees will receive a Certificate of Insurance, which explains the exclusions and limitations, as well as the full range of covered services of the plan, in detail.