



# Voluntary Long-Term Disability Buy-Up Insurance

University of Kentucky

## YOUR UNICARE GROUP LONG TERM DISABILITY COVERAGE AT-A-GLANCE

How would your family meet its day-to-day financial obligations if you faced a serious disability and were unable to work? Long Term Disability Insurance answers that concern by providing income if your finances are ever interrupted because of a disability. Please review your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.

**GROUP LONG TERM DISABILITY BENEFIT AMOUNT:** 10% of basic monthly earnings up to a maximum monthly benefit of \$9,120. The benefit amount is the payment you may receive if you become disabled. See your benefit certificate for specific information about how your benefit is calculated.

## ELIMINATION PERIOD

The elimination period is how long you must be disabled before benefits begin: 180 days.

## BENEFIT DURATION

### Maximum Benefit Period for Total Disability

<u>Age at Disablement</u>	<u>Maximum Benefit Period</u>
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

Note: Please see your certificate for specific maximum payment durations based on age at the time of disability. Benefits paid at the time you are disabled may vary from the benefit duration period shown.

## VOCATIONAL REHABILITATION

We may provide services, such as vocational testing and training, job modifications and job placement to help you return to active employment if you suffer a disability.

## PREEXISTING CONDITIONS

This provision will not cover any total disability which is caused or contributed to, by, or results from a pre-existing condition; and which begins in the first 12 months after your effective date, unless you received no treatment of the condition for 6 consecutive months after your effective date.

“Treatment” means consultation, care, or services provided by a doctor including diagnostic measures and taking prescribed drugs and medicines.

“Pre-existing Condition” means an illness or injury for which you received treatment within 3 months prior to your effective date.