



Long Term Disability Protection

We insure our cars, our homes, and even our health. Why wouldn't we insure our income? Consider these sobering statistics:

- Approximately 20 percent of the United States population currently suffers from a disability. ¹
- Three out of every ten workers between the ages of 35 and 65 will be disabled for at least 90 days. ²
- One in seven people can expect to become disabled for at least five years before age 65. ³

If you suffer an extended illness or injury and can't work, how will you pay the bills? Long Term Disability (LTD) coverage can help. If you become disabled and qualify for benefits, LTD coverage will pay you 60% of your monthly base salary up to a maximum of \$12,000 per month.

The LSU System partners with **CNA Group Life Assurance Company (CNA)** to provide LTD coverage to help you continue to meet your family's needs in the event of an extended illness or injury.

Is this benefit for me?

You are eligible to enroll if you are:

- an active Salaried Academic, Unclassified and Classified employee, and
- working at 75% full-time employment or greater, and
- appointed to a position for more than 120 days or one regular academic semester.

Enrolling is easy! If you apply within 30 days of your hire date, you are *guaranteed* coverage without medical examinations or lengthy paperwork. If you wait to enroll after the 30 day window, you must submit Evidence of Insurability and be approved for coverage by CNA.

To enroll or get more information, please contact your campus Human Resources Management Department.

How much coverage is available?

This benefit covers 60% of your monthly base salary up to a maximum of \$12,000 per month. Calculate your disability benefit as follows:

$$\frac{\text{Monthly Salary}}{\text{Maximum Benefit}} \times 0.60 =$$

Please note that disability benefits through CNA may be adjusted for other sources of income.

When are disability benefits paid?

Disability benefits are paid if you are considered disabled and you satisfy the waiting period of 90 days or the exhaustion of sick time (whichever is greater).

How is disability defined?

CNA uses a dual definition of disability. You are considered disabled and eligible for benefits if *either* of the following qualifiers is met.

Occupation Qualifier

You are considered disabled if, during the first 24 months after the waiting period, you are unable to perform the material and substantial duties of your regular occupation due to a disability. After 24 months of disability, you qualify for benefits if you continue to be unable to perform any occupation for which you are qualified by education, training or experience.

Earnings Qualifier

You are considered disabled if you are working in an occupation for which you are qualified by education, training or experience, but are unable to earn more than 80% of your pre-disability earnings due to an injury or sickness.

What if I can work during my disability?

Total disability is not required during the waiting period. You can continue to work periodically for up to 90 days without beginning the waiting period again.

How long will I receive benefits if I become disabled?

Benefits will be paid until you are no longer considered disabled, or until you reach the maximum payable period (MPP).

Age at Disability	MPP
Age 61 or less	to Normal Social Security Retirement Age (SS RA)
62	42 months or normal SS RA
63	36 months or normal SS RA
64	30 months or normal SS RA
65	24 months or normal SS RA
66	21 months or normal SS RA
67	18 months or normal SS RA
68	15 months or normal SS RA
69+	12 months



Innovative plan features to protect you!

To ensure you have the protection you need in the event of a disability, the following benefits and services are included in LTD coverage through CNA:

◆ Recurrent Disability

This benefit gives you the ability to return to work without worrying about restrictions should your disability relapse. If you return to work and become disabled again due to the same sickness or injury within six months, you will not have to satisfy a new waiting period in order to receive LTD benefits.

◆ Waiver of Premium

If you become totally disabled and are receiving benefits under the policy, your premiums are waived. Keep in mind, you must continue to pay premiums during the waiting period.

◆ Work Incentive Benefit

This benefit is intended to facilitate a comfortable and productive return to work. For up to 12 months after you return to work, your disability benefits plus your salary may equal 100% of your pre-disability earnings.

◆ Survivor Benefit

If you were to die after satisfying the benefit waiting period or after receiving a disability benefit, the same benefit is paid to your beneficiary for three months.

◆ Catastrophic Disability Benefit

If you become disabled to the extent that you cannot take care of yourself (feeding, bathing and/or dressing), CNA will increase your monthly benefit by 10%. More importantly, this additional benefit will *not* be adjusted for other sources of income.

In addition, CNA will provide training and respite services for the family member who is serving as your care provider.

◆ Social Security Assistance

When necessary, CNA will provide an advocate to help you apply for and secure Social Security disability benefits. CNA will then coordinate benefits with Social Security payments. The maximum amount payable to you in disability payments will be reduced by your family's Social Security benefit.

Please note that if you have not paid into Social Security in 5 of the last 10 years, you may not be eligible to receive Social Security Disability benefits. Please contact Social Security directly to determine your benefit eligibility by calling 1-800-772-1213.

Is there a benefit for mental health or substance abuse disabilities?

Upon satisfying the waiting period, benefits are payable for mental health or substance abuse claims for 24 months or for as long as the insured:

- 1) is confined to a hospital or other licensed facility or
- 2) receives psychiatric residential treatment or partial hospital or day treatment for at least five hours per day and at least four days per week.

Are there any benefit exclusions?

LTD benefits are not payable for disabilities resulting from:

- ✗ Declared or undeclared acts of war
- ✗ Suicide or self-inflicted injury or sickness
- ✗ Commission or an attempt to commit a felony
- ✗ Pre-existing conditions. If you have a condition for which you received medical treatment or advice in the 3 months prior to your coverage effective date, it is considered pre-existing and will be excluded in the first 12 months of coverage. Following 12 consecutive months of coverage, such conditions will no longer be considered pre-existing.
- ✗ LTD benefits are not payable while incarcerated.

Quality coverage at an affordable price.

Your premium is based on your salary and the rate is guaranteed through December 31, 2005! Calculate your premium as follows:

$$\text{Monthly Salary} \times 0.00553 = \text{Monthly Premium}$$

Premium Examples

Monthly Salary	Monthly Premium	Monthly Salary	Monthly Premium
\$2,000	\$11.06	\$3,500	\$19.36
\$2,500	\$13.83	\$4,000	\$22.12
\$3,000	\$16.59	\$4,500	\$24.89

Premiums are paid through convenient payroll deduction and are paid with *after-tax* dollars, which means that the disability benefits you receive from CNA will not be reduced for taxes.

CNA Group Life Assurance Company underwrites group Long Term Disability Insurance from CNA. CNA is a registered service mark of the CNA Financial Corporation.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.

1 U.S. Dept. of Commerce Census Report

2 Employee Benefit Plan Review, Group Accident and Health Survey, 1996

3 Society of Actuaries