



Benefits at a Glance for Claremont University Consortium

Group Policy # 646082
Effective Date January 1, 2013

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance will vary by College. For more information, please contact CUC Benefits Administration at Benefits@cuc.claremont.edu or call 909.621.8151.

Eligibility

Definition of a Member

You are a member if you are a regular employee of the employer, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member.

You will need to provide acceptable evidence of good health if you are required to contribute toward the cost of coverage and you elect coverage more than 31 days after initially becoming eligible.

Benefits

Monthly Benefit

66 2/3 percent of the first \$22,500 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 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater.

Benefit Waiting Period

180 days

Definition of Disability

For the benefit waiting period and the first 24 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 substantial and material acts of your own occupation and you are not working in your own occupation, or you are unable to earn 80 percent or more of their indexed predisability earnings while working in your own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to engage with reasonable continuity in any occupation, or you are working in an occupation but are unable to engage with reasonable continuity in that occupation or any occupation.

Any occupation means all occupations or employment which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity at an occupation within a reasonable distance from your residence, an equivalent distance to your work before disability, or the regional labor market if you reside in a metropolitan area.

You are not disabled when earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

The maximum benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
Under 60	To age 65, but not less than 5 years
60 – 64	5 years
65 – 68	To age 70, but not less than 1 year
69 or older	1 year

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Conversion of Insurance Provision
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by Claremont University Consortium. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Claremont University Consortium 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 those who become insured according to its terms. For costs and more complete details of coverage, contact CUC Benefits Administration.