



**LONG TERM DISABILITY BENEFIT OVERVIEW FOR:
Washington College
Policy # 88182**

LONG TERM DISABILITY:

(Long Term Disability Benefits partially replace an employee's income if they become Totally or Partially Disabled while insured under Sun Life's plan.)

BENEFIT AMOUNT:

Employees approved for Long Term Disability Benefits will receive 60% of their Total Monthly Earnings, less Other Income Benefits, not to exceed \$6,000 per month. Minimum benefit of \$100.

ELIMINATION PERIOD:

(The period of time an employee needs to be continuously Disabled before LTD benefits are payable.) 180 days

OWN OCCUPATION DURATION:

60 Months

CONTINUITY OF COVERAGE:

If an employee returns to work and becomes Totally Disabled again Sun Life will treat this new Total Disability as part of their prior Total Disability if they returned to work and were Actively at Work for less than:

- Six months, if due to the same or related causes;
- one day, if due to an entirely unrelated cause.

They will not have to complete a new elimination period.

SURVIVOR BENEFIT:

If an employee dies while receiving LTD Benefits from Sun Life they will receive a Survivor Benefit equal to 3 times their last Gross Monthly Benefit. This is payable in a lump sum to the employee's eligible survivor if Sun Life receives satisfactory proof that the employee died:

- after the Disability had continued for 180 or more consecutive days;
- the employee was eligible to receive a monthly LTD benefits.

PRE-EXISTING CONDITION EXCLUSION:

There is a 3/12 pre-existing condition clause.