



University of San Francisco

Long Term Disability Benefit Highlights

Eligibility:	All active, full-time employees scheduled to work at least 30 hours per week, active Law Faculty Employees, part-time Counseling Psychologists, Regional Campus Librarians and Regional Campus Library Assistants scheduled to work at least 20 hours per week.																		
Elimination Period:	90 days																		
Definition of Disability	24 Months Own Occupation/Any Occupation thereafter.																		
Benefit Percentage / Maximum & Minimum Monthly Benefit:	<i>Plan replaces 60% of your monthly income to a maximum of \$12,000. Benefits will never be less than \$100.</i>																		
Integration:	Included (e.g. Social Security, State mandated disability plans, etc.)																		
Pre-Existing Condition Limitation	3 Months Prior/12 Months Insured																		
Return to Work Incentive Benefit	During the first 24 months you return to work following the completion of the elimination period, your current monthly earnings and monthly benefit combined may equal up to 100% of your pre-disability earnings. If the combined amount exceeds 100%, it will be reduced by the amount of the excess.																		
Benefit Duration:	As long as you remain totally disabled, LTD benefit payments will continue according to the following schedule. The later of the Employee's SSNRA or;																		
	<table border="1"> <tr> <td>Age of Disability</td> <td>Age 62 or prior</td> <td>63</td> <td>64</td> <td>65</td> <td>66</td> <td>67</td> <td>68</td> <td>69+</td> </tr> <tr> <td>Duration of Payments</td> <td>The employee's 65th birthday</td> <td>36</td> <td>30</td> <td>24</td> <td>21</td> <td>18</td> <td>15</td> <td>12</td> </tr> </table>	Age of Disability	Age 62 or prior	63	64	65	66	67	68	69+	Duration of Payments	The employee's 65 th birthday	36	30	24	21	18	15	12
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Definitions & Provisions:

Definition of Disability:	Disability or disabled means that, during the elimination period and the following 24 months, you are prevented by accidental bodily injury, sickness, mental illness, substance abuse or pregnancy from performing one or more of the essential duties of your occupation or any occupation following 24 months, and your current monthly earnings are no more than 80% of your pre-disability earnings.
Life Assistance Program:	Assistance and Life Events program for covered employees and immediate family members include: <ul style="list-style-type: none"> - In-person behavioral health counseling - Telephonic and online assistance, 24/7 - Proactive promotion and communication of the program to employees
Trial Work Days:	No limit on trial work days during benefit waiting period provided earnings received do not exceed the earnings test over the entire period
Mental Illness & Substance Abuse Limitation:	24 Month Limitation
Survivor Benefit:	3 months lump sum
Benefit Cost:	USF pays 100% of the cost for this coverage. Benefits payable are taxable.

This Benefit Highlights Sheet explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance. Please read it carefully and keep it in a safe place with your other important papers.