

Plan Highlights

Group Long Term Disability Insurance



Eligibility

Each Active Full-Time Certified Staff, except any person working on a temporary or seasonal basis

Elimination Period

The greater of 180 Consecutive days or the exhaustion of sick leave while continuously totally disabled.

Benefit Amount

The monthly benefit is amount equal to 70% of covered monthly salary, minus any disability benefits received from the TRS (or IMRF) plan. The maximum benefit is \$9,000 per month (this is equal to a Covered Monthly Salary of \$12,857).

Contribution Requirements

Coverage is 100% employer paid.

Benefit Duration

Benefits will not extend beyond the longer of:

Age at Disablement	Duration of Benefits (in months)
60 or less	Normal Retirement Age or 60 months, whichever is greater
60 but less than 66	60 months
66	48 months
67	36 months
68	24 months
69	18 months
70 but less than 72	15 months
72 or more	12 months

Or Employee's Normal Retirement Age as defined by the 1983 Amendments to the United States Social Security Act.

Provisions

- Mental/Nervous Illness- 24 months unless hospital confined
- Pre-Existing Limitation - Please see certificate for details
- Cost of Living Benefit
- Limited Conversion Privilege
- Rehabilitation Benefit
- Own Occupation Benefit Duration – 36 months

Exclusions

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to receive a benefit.

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS- 6564, et al.

To Report a Claim:

Call Toll Free: 1-866-533-3438

Or

www.matrixeservices.com