



American Conference of Cantors	Voluntary Long Term Disability Insurance Benefit Highlights
What is Voluntary Long Term Disability Insurance?	<p>Voluntary Long Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Voluntary Long Term Disability Insurance. Once a group policy is issued to your association, a certificate of insurance will be available to explain your coverage in detail.</p>
What is disability?	<p>Disability is defined in The Hartford's* contract with your association. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of Any Occupation.</p> <p>Any Occupation means any occupation for which You are qualified by education, training or experience, and that has an earnings potential greater than the lesser of:</p> <ol style="list-style-type: none"> 1) 80% of Your Indexed Pre-disability Earnings; or 2) the Maximum Monthly Benefit.
Am I eligible?	<p>You are eligible if you are an active full time associate who works at least 30 hours per week on a regularly scheduled basis.</p>
When does coverage terminate?	<p>Coverage ends when active, fulltime employment ends for any reason, or if the premium is not timely paid.</p>
How much coverage would I have?	<p>You may purchase coverage that pays you a benefit of 60% of your earnings. The maximum covered earnings are \$16,667 per month. This plan includes a minimum benefit of the greater of 10% or \$100 per month. Earnings are defined as in The Hartford's contract with your association.</p>
When can I enroll?	<p>You must elect coverage within 31 days of the first of the month following 90 days of membership.</p>
Are there other limitations to enrollment?	<p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a "late entrant." Typically, late entrants must provide evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
How long do I have to wait before I can receive my benefit?	<p>You must be disabled for at least 90 days before you are eligible to receive a Voluntary Long Term Disability Insurance benefit payment.</p>
Do I have to provide medical information to receive coverage?	<p>If you purchase coverage more than 31 days after your first day of eligibility, you must provide evidence of insurability and be approved by The Hartford to receive coverage. You may need to complete a <i>Personal Health Application</i>. These are available from The Hartford or your association.</p>
Can the amount of my benefit be reduced?	<p>Yes. Your benefit may be reduced once you reach certain ages specified in The Hartford's contract with your association. In addition, as described below, your monthly Long-Term benefit may be reduced by other income you receive.</p>
How long will my disability payments continue?	<p>For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.</p>

Important Details

The following is an overview of your Voluntary Long Term Disability Insurance. Once a group policy is issued to your association, a certificate of insurance will be available to explain your coverage in detail.

Exclusions: You cannot receive Voluntary Long Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.

Mental Illness, Alcoholism and Substance Abuse:

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 month lifetime limit.

Pre-existing Conditions: Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- You have been insured under this coverage for length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

For example, if you currently take prescription drugs for a heart condition, you would be insured for a disability caused by your heart condition if you went treatment free for 3 months from your effective date, or, you would be insured for a disability caused by your heart condition after you have been insured under the policy for 12 months.

Your benefit payments **will be reduced** by other income you (or your dependents) receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other association-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Mandatory "no-fault" automobile insurance plans *Note: not allowed in certain situs states
- Retirement benefits that your association fully or partially pays for (such as a pension plan.)

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the Voluntary Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your association) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

Contact Information

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Please review your certificate of coverage for more information about the disability insurance coverage. A copy of the certificate of coverage is posted on www.accpension.org.

Premium Checks: Make payable to American Conference of Cantors fbo your name.