

**Voluntary Group Long Term Disability  
Underwritten by Reliance Standard Life**

As a new employee that is scheduled to work 30+ hours per week, you have the option to elect **Voluntary Group Long Term Disability** within the first 90 days of employment on a guaranteed issue basis. Disability income protection insurance provides a benefit for “long term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period (90 consecutive days) and continue while you are disabled up to the maximum benefit duration. To enroll, visit [www.aplusbenefits.com](http://www.aplusbenefits.com) and click on *Document Center*.

You may also enroll *at any time* for **Long Term Disability**, up to 60% of your covered earnings. You will need to submit Evidence of Insurability, which is part of the enrollment form.

## Summary of Plan Provisions:

- *Guaranteed Issue* coverage is available the first of the month following 90 days of employment.
- Regular employees working 30 or more hours per week are eligible.
- Elimination Period: 90 consecutive days of total disability.
- Minimum benefit: \$500/mo.
- Maximum benefit: \$7500/mo, not to exceed 60% of your covered earnings.
- Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	61 or less	62	63	64	65	66	67	68	69 or more
Duration of Benefits	To age 65	3.5 yrs	3 yrs	2.5 yrs	2 yrs	1.75 yrs	1.5 yrs	1.25 yrs	1 yrs

## Features:

- FMLA Continuation
- Limited Benefit Period for Other Specific Conditions – 24 months
- Mental/Nervous Illness Limitation – 24 month out-patient
- Own Occupation Coverage – 24 months
- Offsets (such as, but not limited to, Social Security, Workers Compensation, State Disability Plans)
- Pre-Existing Condition Limitation – 3/12
- Rehabilitation provision
- Residual and Partial Disability
- Specific Indemnity Benefit
- Substance Abuse Limitation – 24 months
- Survivor Benefit – 3 months
- Work Incentive & Child Care provisions

For more information, call your A Plus Benefits Client Account Manager at 800-748-5102. To obtain an enrollment form and rates, visit [www.aplusbenefits.com](http://www.aplusbenefits.com) and click on *Document Center* and go to the group life and disability section.

*\*This information is in summary form only. Employees should refer to the Certificate of Insurance for all plan details, limitations and exclusions.*