

Benefit Highlights Sheet

Long-Term Disability Income Insurance	LTD Coverage - 90 days 60% Employer Paid
Who gets it?	Active employees working a minimum of 20 hours per week, excluding seasonal and temp workers.
How much LTD Income Insurance coverage can I get?	- 60% of your pre-disability monthly income, not to exceed \$7,500 per month.
Waiting / Elimination Period:	- 90 days.
Who pays for it?	Your employer pays for your LTD Income Insurance coverage.

Long-Term Disability Income Insurance

What is Long-Term Disability Income Insurance?	Long-Term Disability Income Insurance, or LTD, replaces a portion of your paycheck if you can't work due to a longer-lasting illness or injury.
What is my LTD Insurance coverage amount?	Your LTD plan pays a benefit to replace 60% of your pre-disability monthly income, not to exceed \$7,500 per month.
When would benefits begin if I were disabled?	The Elimination or Waiting period for benefits to begin is ninety (90) days.
What is the definition of disability?	<p>You are disabled when we determine that:</p> <ul style="list-style-type: none"> • You are unable to perform the material and substantial duties of your regular occupation due solely to your illness or injury • You have a 20% or more loss in your covered monthly earnings due to that same illness or injury • you are under the regular care of a physician; and <p>After monthly payments have been payable for 24 months, you are still considered disabled when we determine that due to the same illness or injury:</p> <ul style="list-style-type: none"> • You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.
Are there any exclusions or limitations?	<p>Disability plans have conditions, exclusions, offsets, and limitations. You must be actively-at-work for at least one day for your coverage to begin. Here is some important information but review your plan documents for a complete listing of all that apply. Your plan does not cover any disabilities caused by, contributed to by, or resulting directly or indirectly from:</p> <ul style="list-style-type: none"> • an on-the-job injury or illness for which workers' compensation benefits are paid, or may be paid if duly claimed • a pre-existing condition • intentionally self-inflicted injuries or attempted suicide • active participation in a riot or an act of insurrection, rebellion or civil commotion • war, declared or undeclared, or any act of war • the revocation, restriction or non-renewal of your license, permit or certification necessary to perform the duties of your occupation unless due solely to injury or illness otherwise covered by the Policy • participation in an illegal activity or illegal act or to which a contributing cause was your being engaged in an illegal occupation • commission of a crime for which you have been convicted, this includes but is not limited to local, state, country, provincial or federal law, or the disability results from commission of, or attempting to commit a criminal act • intoxication, including driving a motor vehicle while intoxicated. ("intoxicated" means your blood alcohol or drug level meets or exceeds the level at which intoxication would be presumed under the law of the state, country, or jurisdiction in which the event, activity or accident occurred; or • influence of a controlled substance, unless administered by a physician, or taken according to a physician's instructions, and within clinical guidelines.

Additional Information

When does coverage begin?	Any choices made during annual enrollment will become effective January 1, 2020. If you are newly hired or newly eligible, your coverage becomes effective on the first of the month coinciding with or following your date of hire or eligibility.
Are there any other benefits with the plan?	Your plan includes valuable resources for you and your loved ones when you need it most, with the support of master’s level licensed social workers for disabled or terminally ill members. Care Managers are available toll-free at 800-206-8826. Everest Funeral Concierge services provide online and at-need planning and price negotiation assistance available 24/7. Everest includes a free online Will Prep tool to help in the preparation of Wills, Power of Attorney documents, Health Care Directives, and more. Visit everestfuneral.com and use code ZURICH100 to register free of charge. Advisors are also available toll-free at 800-913-8318.

**Please note, benefits, and provisions are specific to your group policy.
Please consult your certificate for information regarding your specific coverage.**

Online Portal 	https://mybenefits.zurichna.com	Customer Care Center 	1-800-206-8826 8 AM – 8 PM EST, Mon-Fri
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Benefit Harbor Insurance Services

199 Scott Swamp Road | Farmington, CT 06032

Benefit Harbor Insurance Services, LLC, is the exclusive independent agent and administrator of Zurich American Life Insurance Company and Zurich American Life Insurance Company of New York representing group life products, group disability products, and absence management services.

Benefit Harbor Insurance Services, LLC conducts its administration business in the state of California under the name Benefit Harbor Administrators (CA LIC# 0L76891).

Zurich American Life Insurance Company of New York Zurich American Life Insurance Company

7045 College Boulevard, Overland Park, Kansas 66211-1523

In New York, the terms and conditions for the Long Term Disability Income Insurance policy are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Long Term Disability Insurance Policy are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

2020 - CPG – 90 days – 60% - ER PD - LTD

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