

**Huston-Tillotson University
Long Term Disability Proposal
Schedule of Benefits Summary**

Eligibility	All active, full-time U.S. Employees of the Employer regularly working a minimum of 30 hours per week.
Monthly Benefit	60% to \$7,000
Benefit Waiting Period	90 days
Definition of Disability	24 Months Own Occupation
Definition of Covered Earnings	Employee's annual wages or salary, excluding extra compensation, bonus, commission, and overtime.
Eligibility Waiting Period	Following 30 days of Active Service
Earnings Test	80/60 AND
Taxation of Benefits	Taxable Benefit

Benefits below apply to the following classes: 1

Accumulated Sick Leave	Not Included in Benefit Waiting Period
Minimum Benefit	\$100 or 10% of benefit
Maximum Benefit Duration	To Age 65
Benefit Reduction Schedule	Traditional graded scale to 65
Integration Type	Full Family
Employer Contribution	100%
Survivors Benefits	3 months lump sum
Continuation of Insurance	Family Medical Leave (12 weeks) Family Medical Military Leave (12 weeks)
Pre-Existing Condition Limitation	3 months Prior/12 months Insured
Mental Illness Limitation	24 Month Lifetime Limitation
Substance Abuse Limitation	24 Month Lifetime Limitation
Chemical Sensitivity	No Limitation
Subjective Symptom Limitation	No Limitation
Return to Work Incentive	Included
Trial Work Days	Unlimited
Rehabilitation Benefits	Included
Health and Welfare Deductions Service	Excluded
Life Assistance Program	Included
Number of Eligible Employees	137

For additional descriptions, see Key Definitions and Provisions section below.