



Group Long Term Disability Insurance

At age 35, you have a 50-50 chance of being unable to work for more than three months or more before you turn 65.¹

Disabilities that extend for many months or even years can have a devastating impact on a business and its employees. Providing the financial security of Long Term Disability helps employers attract and retain experienced workers – at an affordable cost.

Policy Provisions	LTD Plan
Group Size	10 or more
Eligible Employee	30+ hours per week, or as deemed by the employer and acceptable to WMC/Aetna
Eligibility Waiting Period	<ul style="list-style-type: none">Effective date for current active employeesFirst of the month participating employer's specified service requirement for all others Evidence of insurability is required for all late enrollees.
Premium Contribution Options	Non-contributory, contributory & voluntary (employee-funded) options are available.
Benefit Percentage	40 to 60% (in 5% increments), or 66 2/3%
Maximum Monthly Benefit	\$1,000 to \$5,000 (in \$500 increments – standard) Higher options are available with underwriting approval.
Minimum Monthly Benefit	Greater of \$100; and 10% of gross benefit (standard)
Elimination Period	90 or 180 days
Maximum Benefit Duration	SSNRA (Social Security Normal Retirement Age). Other options are available.
Definition of Disability	"Own Occupation" definition for 2 years, any occupation thereafter (standard) Options: 1, 3 & 5 year Own/Any; to age 65 Own Occupation
Definition of Disabled	Zero-day residual calculation of benefits
Gainful Earnings Test	80% "Own Occupation"/60% "Any Occupation" (standard) Option: 80% "Own Occupation"/80% "Any Occupation"
Indexing of Basic Monthly Earnings	Lesser of 10% or the percentage change in the CPI indexing of pre-disability earnings following 12 consecutive months of disability benefit payments (this is not a cost of living adjustment to the benefit amount)
Work Incentive	<ol style="list-style-type: none">No benefit reduction if work earnings equal 20% or less of adjusted pre-disability earningsDuring first 12 months employee has work earnings subject to adjustment:<ul style="list-style-type: none">100% non-duplicationFollowing non-duplication period:<ul style="list-style-type: none">Proportional loss formula
... Approved Rehabilitation Program	During the employee's active participation in an Aetna Approved Rehab Program, Aetna will pay an additional 10% of monthly benefit after all applicable reductions for other income benefits but not more than \$500 per month. This incentive will be

paid up to 6 consecutive months for each period of disability.

Policy Provisions (cont.)

Temporary Recovery	Allows employees to return to work for 15 days or less with a 90 day elimination period, or 30 days or less with a 180 day elimination period, without being required to satisfy a new elimination period.
Survivor Benefit	3 months lump sum gross benefit
Limitations	
Pre-existing Conditions	3/3/12 months
Mental & Nervous/ Drug & Alcohol	Inpatient – covered the same as any other disability Outpatient – covered for up to 24 months per occurrence
Successive Disabilities	Return to work for 6 months is allowed
Waiver of Premium	Included
Cost of Living Freeze	Included
Cost of Living Adjustment	A cost of living adjustment is offered as an additional option.
Employee Assistance Plan	Employees – Up to three face-to-face consults & unlimited telephonic EAP consultations Managers/Supervisors – Unlimited telephonic consultations

Voluntary LTD Plan

Group Size	30 or more (standard)
Minimum Participation	Greater of 10 lives or 20% of eligible group

The benefits provided under the policy have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued.

Rehabilitation – Benefit payments will terminate if the claimant refuses to participate in a rehabilitation program or if the claimant refuses to cooperate with or try: modifications made to the work site or job process; adaptive equipment or devices designed to accommodate the claimant's identified medical limitations and enable that person to perform the essential duties of their or any occupation.

Exclusions - Long term disability coverage does not cover any disability that: is due to intentionally self-inflicted injury (while sane or insane); results from commission of, or attempting to commit, a criminal act; results from driving an automobile while intoxicated. ("intoxicated" mean: the blood alcohol level of the driver of the automobile meets or exceeds the level at which intoxication would be presumed under state law.); is due to war or any act of war (declared or not declared); is due to: insurrection; rebellion; or taking part in a riot or civil commotion; on any day during a period of disability that a person is confined in a penal or correctional institution for conviction of a criminal or other public offence: the person will not be deemed to be disabled; and no benefits will be payable.

WMC is Wisconsin Manufacturers & Commerce, the sponsor and policyholder for the WMC benefit plans. Long term disability plans are underwritten by Aetna Life Insurance Company. "Aetna" is the brand name also used for products and services provided by one or more of the Aetna group of subsidiary companies.

For cost and complete details of the coverage, call or write your independent agent, or call WMC directly (1-800-236-5414) or e-mail us at ins@wmc.org.

¹Society of Actuaries; Money Magazine April 2000.