

## GROUP WORKSITE LONG-TERM DISABILITY

### 90 day elimination period

<b>Class Description</b>	All eligible full-time employees <sup>1</sup>
<b>Required Minimum Number of Hours Worked</b>	30 hours weekly
<b>Employer Contribution Percentage</b>	0%
<b>Participation Requirement</b>	Greater of 2 lives or 25% combined with Long-term Disability and Short-term Disability. Minimum 2 enrolled lives required for Long-term.

<b>Elimination Period</b>	90 Days
<b>Maximum Benefit Duration – Opt 1</b>	2 Years to age 70
<b>Benefit Percentage</b>	60%
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Pre-Existing Condition Exclusion</b>	3/12
<b>Total Disability Definition</b>	Regular Occupation; 2 Years
<b>Partial Disability Benefit</b>	Proportionate Loss
<b>Residual Benefit</b>	Yes

### STANDARD INDUSTRY RATES – Group Worksite LTD: 90 day EP

<b>Disability: Long-term</b>			
<i>Per \$100 of monthly covered payroll</i>			
<b>Option 1</b>			
<b>2 Years to age 70</b>			
<b>Age</b>	<b>Rate</b>	<b>Age</b>	<b>Rate</b>
<24	\$0.12	50-54	\$0.75
25-29	\$0.12	55-59	\$1.04
30-34	\$0.22	60-64	\$1.99
35-39	\$0.28	65-69	\$1.99
40-44	\$0.39	70+	\$1.99
45-49	\$0.53		

### Benefit Features

- Accumulation of elimination period: 2 times the elimination period
- Continuation of personal insurance under Family Medical leave Act (FMLA)
- Continuation of personal insurance during Leave of Absence, including active military service and temporary layoff
- Gainful occupation: 80% if working/60% if not working
- Individual reinstatement: 30 days
- Mandatory rehabilitation program
- Minimum monthly benefit: \$100
- Normal pregnancy and certain complications included in definition of Sickness
- Portability
- Recurrent disability: 6 months
- Return to work benefit: 12 months
- Social security integration method: family
- Survivor benefit: 3 times last gross monthly benefit
- Vocational rehabilitation program
- Waiver of premium
- Workplace modification benefit

<sup>1</sup>Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under the AUL contract.

## Limitations

- Mental Illness: 24 months lifetime cumulative
- Drug & alcohol abuse: 24 months lifetime cumulative
- Special conditions: 24 months lifetime cumulative

## Group Worksite Long-Term Disability

Long-term Disability helps to replace an employee's income due to illness or injury. After the elimination period, the benefit will be 60% of covered monthly earnings up to \$5,000 per month. As long as the employee meets the definition of disability and continues to be disabled, this benefit will be paid to the contract duration. A 3/12 pre-existing condition exclusion clause applies.

## Tax Reporting Services

Deduct and deposit with the IRS employee FICA, if any; pay Employer FICA portion, if any prepare Form 941 or 944, prepare and issue Form W-2 to employee.

## Additional information

Any sick pay services will be performed pursuant to IRS Employer's Tax Guide or applicable tax publication, and AUL is not considered the employer's agent. The employer/policyholder remains responsible and liable for all withholding, depositing, and reporting obligations not agreed to be provided by AUL.

- For groups of 2 – 9 eligible employees, the number of disability plans offered is limited to one Short-term and one Long-term Disability plan.
- For groups of 10 – 49 eligible employees, the number of disability plans offered is limited to three with no more than two Short-term or Long-term Disability elections.
- For groups of 50-99 eligible employees, the number of disability plans offered is limited to four with no more than two Short-term or Long-term Disability elections.