



LifeMap LTD Insurance Plan 4: 180/24/SSNRA

For **TBS**

Long Term Disability coverage is a big help in times of need. You get paid if you can't do your regular job because of the illness or injury, whether it's work-related or not, though pre-existing conditions may be excluded.

How the Plan Works

- Eligibility Requirement**
 You must be an active employee able to perform the majority of duties of your own occupation and working a minimum of 30 hours per week on a regular basis.
- Collecting Your Benefit**
 Once you satisfy the plan's requirements, you'll get your benefit once a month for as long as your disability lasts or for your policy's maximum disability duration, whichever comes first.
- What is Total Disability?**
 You are considered totally disabled if you are unable to do the material duties of your own occupation and have at least a 20% loss of earnings.

Benefits Summary

Plan Benefits

Monthly Benefits Begin	Benefits begin after 180 days of disability. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% per month
Maximum Benefit	\$6,000 per month
Minimum Benefit	The greater of \$100 or 10% of the gross monthly benefit
Maximum Benefit Period	If you become disabled, as defined by the policy prior to age 65, benefits are payable to normal retirement age as currently defined by Social Security.

Plan Features

Activities of Daily Living (ADL) Disability Benefit	Disability and/or Disabled means you are unable to perform the material and substantial duties of your regular occupation due to illness or injury; and you are continuously not able to perform at least one or two Activities of Daily Living, as defined in your policy, without stand-by help; or you have a Cognitive Impairment; or you have a Terminal Illness.
Employee Assistance Program	You and dependents and all household members have access to an Employee Assistance Program (EAP). The EAP provides services to help people privately resolve problems that may interfere with work, family and life.
Survivor Benefit	Upon confirmation of your death, we will pay your eligible survivor a lump sum benefit equal to three times your monthly benefit.
Vocational Rehabilitation	We have Vocational Rehabilitation Services available to assist you in returning to work to the extent of your ability.
Partial Disability	If you become disabled and can work part time (but not full-time), you may be eligible for partial disability benefits. LifeMap's partial disability benefit will supplement your income until you are able to return to work full-time.

LifeMapCo.com
1 (800) 794-5390



Insurance for every step of life.

Plan Limitations

Alcoholism, Drug Abuse, Mental or Nervous Illness	The lifetime cumulative maximum period of payment for all disabilities due to drug abuse, alcoholism, mental or nervous illness is 24 months.
[Special Condition	The lifetime cumulative maximum period of payment for all disabilities due to special conditions is 24 months.

Plan Exclusions

Benefits are not payable for losses due to, but not limited to:

- loss of professional license, occupational license, or certification
- participation in a felony
- intentionally self-inflicted injuries, attempted suicide
- being legally intoxicated
- participation in a war, riot
- engaging in any illegal or fraudulent activity
- elective surgery
- traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes

Pre-existing Condition Exclusion: This policy does not cover a diagnosed sickness or injury for which the insured received treatment within 12 months prior to the insured's Effective Date which begins in the first 6 months after the insured's Effective Date. Unless the insured has had no treatment of the condition for 24 consecutive months after their effective date.

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