

Look at the Features of your Reliance Standard Voluntary Plan Disability Income Protection Insurance

Plan Holder: Evangelical Lutheran Education Association

**As a newly eligible, active, full time Employee you Choose
your**

LONG TERM DISABILITY Benefit Amount:

Choose the amount of income you wish to insure up to 60% of
your Monthly Earnings.

Amounts of coverage available: \$500/month up to \$5,000/month
(in \$100 increments)

◆ **Injury/Sickness:** Disability income protection insurance pays a benefit for a disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

Elimination Period:

◆ 90 days

Maximum Benefit Duration:

◆ **Injury/Sickness:** Age 65 with ADEA compliance

Plan Highlights

- ◆ Elimination Period Interruption: Included
- ◆ Maternity Covered as any Other Illness: Yes
- ◆ Partial Disabilities Covered: Yes
- ◆ 6/6 Pre-Existing Condition Limitation: Yes
- ◆ 24 Hour Coverage: Yes
- ◆ Social Security Integration: Full Family
- ◆ Minimum Benefit: \$100/month
- ◆ Conversion: Yes
- ◆ Definition of Disability:
Own Occupation: 24 months
Any Occupation: To Max Duration
- ◆ FMLA Coverage: Yes
- ◆ Specific Indemnity Benefit: Yes
- ◆ 3 month Survivor Benefit: Yes
- ◆ 24 Month Benefit for Substance Abuse, Mental Disorders and Self-Reported Claims: Yes

If you purchase at least the minimum \$500 of coverage at this time, you can increase your coverage at future annual open enrollments with NO PROOF OF GOOD HEALTH.

Amounts increased would be subject to 6/6 Pre-ex.