

IIABA-sponsored Long Term Disability Insurance Plan through The Guardian Life Insurance Company of America

The protection your family needs, at rates you can afford!

Did you know that as a member of IIABA you have access to a terrific benefits lineup? One of the most vital benefits available is a long term disability insurance plan, created especially for professionals like you. The IIABA plans nationwide are underwritten by the Guardian Life Insurance Company of America. Guardian is a multi-line insurance group with many years of experience.

Long Term Disability Benefit Highlights		
Plan Benefits	Plan I	Plan II
Percent of Earnings*	60%	66-2/3%
Maximum Monthly Benefit	\$10,000	\$10,000
Benefit Duration** Illness/Accident	to age 65 ADEA	to age 65 ADEA
Elimination Period	60, 90, or 180 days	60, 90, or 180 days
Survivor Income	3 months	3 months
Guaranteed Issue***	Up to \$5,000 monthly benefit (Groups of 5 or more)	Up to \$5,000 monthly benefit (Groups of 5 or more)
Waiver of Premium	yes	yes

Pre-existing condition coverage is for the full amount, except for conditions treated 3 months prior to application. A condition is no longer considered pre-existing if the insured's insurance has been in effect for 12 months.

** 66-2/3% available only to groups where employer is paying 100% of premium.*

*** Benefit duration is based on the Age Discrimination and Employment Act Schedule.*

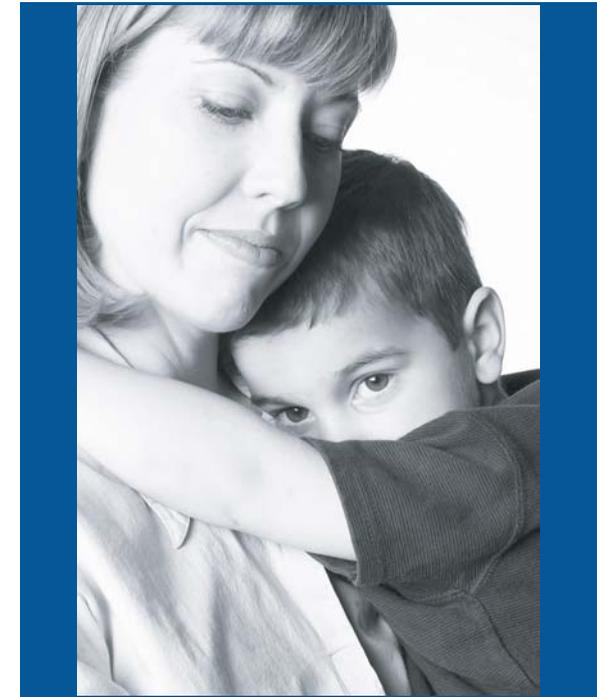
**** Only for firms of 5 or more with 75% participation; firms with under 5 employees or less than 75% participation are fully underwritten. (60 day elimination period not eligible)*

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember that only the policy can provide the actual description of services, terms, conditions and exclusions. GP-1-LTD94-A,B,C-1.0 et al; GP-1-LTD2K-1.0 et al/ 2000-2046



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Long Term Disability



*Protection for the people you love
from the association you trust*



Questions and Answers about the Big “I” Long Term Disability Program

What is your most valuable asset? Your house? Your car?

One of your greatest assets is your ability to earn a living, and the only way to protect it is with LTD.

What would happen to your family, your income, or your debt structure, should your paychecks suddenly stop? Perhaps your savings may help for awhile, but then what? If your ability to earn a paycheck is hindered, your mortgage payment, car payment, and insurance payments still must be made.

The solution is long term disability insurance—protection that helps pay those bills when you no longer can. When you protect yourself and your family with a quality long term disability product, you’ll enjoy the peace of mind that comes with having all your bases covered.

The Big “I” Long Term Disability Program features:

- Up to \$10,000 per month in benefits
- Variety of plan alternatives to fit your needs
- Special benefits for residual disability
- Waiver of premium
- Guaranteed Issue (with specific requirements being met)

Who is Eligible?

IIABA members and/or employees working at least 30 hours a week are eligible to apply.

Exactly what is Long Term Disability Insurance?

Long term disability insurance is designed to protect you and your family against financial hardships that could occur if, through injury or illness, you are unable to work.

How does LTD work?

By regulation, LTD insurance is not designed to replace your entire paycheck. It works with other available benefits, such as Social Security, Workers’ Compensation, or company/employer and private plans. The TOTAL of your disability benefits from all sources cannot exceed 66-2/3% of your pre-disability earnings.

Do I have to be hospitalized to receive benefits?

No, benefits are payable after your selected elimination period as long as you are totally disabled and under a doctor’s care.

What is the definition of total disability?

Total disability means that during the elimination period, because of illness or injury, you are continuously unable to perform the substantial and material duties of your regular occupation during the first 2 years of disability, under the care of a licensed physician, and not gainfully employed in any occupation for which you are qualified by education, training or experience. Thereafter, total disability means that, because of injury or sickness, you are: continuously unable to engage in any occupation for which you are or become qualified in training, education, or experience, and under the regular care of a physician other than yourself.

What is residual disability?

The “residual disability” benefit is intended to help you gradually or partially return to work. It means that even though you are unable to perform the duties of your regular occupation on a full-time basis, you are: gainfully employed in any occupation on a full-time or part-time basis, under the regular care of a physician, and disabled to the extent that you are earning less than 80% of your pre-disability income. You may receive up to 100% of your pre-disability income if the Loss of Earnings Ratio is 80% or more.

Plan Exclusions

Disabilities resulting from the following are not covered: declared or undeclared war; an intentionally self-inflicted injury while sane or insane; disability beyond 24 months after the elimination period if it is due to mental or emotional disorders, alcoholism or drug addiction; participation in an illegal occupation or an attempt to commit a felony; a pre-existing condition except as noted; any condition which is the subject of a waiver or impairment rider attached to your certificate; full-time service of the armed forces of any country. Also, benefits will be payable for either injury or sickness, but not for both concurrently.



If you have additional questions or would like to receive a quote, please contact IIABA’s Employee Benefits Manager, Christine Munoz, at christine.munoz@iiaba.net or (800) 848-4401.