



# **Group Long Term Disability Insurance**

*Employee Benefit Booklet*

**OAKLAND COMMUNITY COLLEGE**

**EAB1000162-0001**

**Class 1-02**

**01/14/2020**

# Dearborn Life Insurance Company

## Group Certificate

Dearborn Life Insurance Company

Chicago, Illinois

Administrative Office: 701 E. 22nd Street • Lombard, IL 60148

Having issued Group Policy No. **EAB1000162-0001**

(herein called the Policy or this Plan)

to

**OAKLAND COMMUNITY COLLEGE**

(herein called the Policyholder)

CERTIFIES that You are insured, provided that You qualify under the ELIGIBILITY AND EFFECTIVE DATES provision, become insured and remain insured in accordance with the terms of the Policy. Your insurance is subject to all the definitions, limitations and conditions of the Policy. It takes effect on the effective date stated in the ELIGIBILITY AND EFFECTIVE DATES provision.

This certificate describes Your eligibility for benefits and the terms and provisions of the Policy. It replaces and cancels any other certificate previously issued to You under the Policy.

If the terms and provisions of the Certificate of Coverage (issued to You) are different from the Policy (issued to the Policyholder), the Policy will govern. Your coverage may be canceled or changed in whole or in part under the terms and provisions of the Policy.

### **READ YOUR CERTIFICATE CAREFULLY**

Signed for Dearborn Life Insurance Company



Secretary



President

## **Group Long Term Disability Certificate**

Non-Participating

**THIS IS NOT A WORKERS' COMPENSATION CERTIFICATE**

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## SCHEDULE OF BENEFITS

<b>Policyholder:</b>	OAKLAND COMMUNITY COLLEGE	
<b>Policy Number:</b>	EAB1000162-0001	
<b>Effective Date:</b>	January 1, 2020	
<b>Eligibility:</b>	<p>The following are eligible: All active full-time Non-Union employees.</p> <p>A full-time Employee is one who regularly works a minimum of 30 hours per week for the Policyholder. Part-time, seasonal and temporary Employees of the Policyholder are not eligible.</p>	
<b>Waiting Period:</b>	<p>If You are in a class eligible for insurance on or before the Policy Effective Date: None</p> <p>If You enter a class eligible for insurance after the Policy Effective Date: First of the month following Date of Hire of continuous, full-time Active Work</p>	
<b>Elimination Period:</b>	90 Days	
<b>LTD Monthly Benefit:</b>	70% of Monthly Earnings to a Maximum Gross Monthly Benefit of \$10,000 per month subject to reduction by deductible sources of income or Disability Earnings	
<b>Social Security Offset Method:</b>	Primary & Family	
<b>Minimum Monthly Benefit:</b>	\$100 or 10% of Your Gross LTD Monthly Benefit, whichever is greater	
<b>Policyholder Contribution:</b>	100% of premium	
<b>Maximum Period Payable:</b>	<b>Age on Date Disability Commences</b>	<b>Maximum Period Payable</b>
	Less than 60	To Age 65
	60-64	5 years
	65-69	To Age 70 (but not less than 12 months)
	70 and over	12 months

## OTHER FEATURES

The following other features are included:

- Waiver of Premium
- Work Incentive Benefit
- Rehabilitation Incentive Income
- Recurrent Disability
- FMLA Coverage Extension
- Survivor Benefit
- Day Care Benefit
- Education Benefit
- Worksite Modification Benefit
- Vocational Rehabilitation Service
- Social Security Assistance
- Continuity of Coverage

**THIS SCHEDULE OF BENEFITS CANCELS AND REPLACES ALL OTHER SCHEDULES PREVIOUSLY ISSUED TO YOU UNDER THE POLICY. IT OUTLINES THE POLICY FEATURES. THE FOLLOWING PAGES PROVIDE A COMPLETE DESCRIPTION OF THE PROVISIONS OF YOUR CERTIFICATE.**

## ELIGIBILITY AND EFFECTIVE DATES

### **Who is eligible for this insurance?**

The following people are eligible: All active full-time Non-Union employees.

The Waiting Period is shown in the Schedule of Benefits.

00001

### **When does Your Noncontributory insurance become effective?**

If You are an eligible Employee, Your Noncontributory coverage under the Policy will become effective on the day following completion of the Waiting Period, if any, shown in the Schedule of Benefits, provided You are Actively at Work on that day.

If You waive all or a portion of Your Noncontributory coverage and choose to enroll at a later date, You are considered a late applicant and must furnish Evidence of Insurability satisfactory to Us before coverage can become effective. Coverage will become effective on the date We determine that the Evidence of Insurability is satisfactory and We provide written notice of approval.

You must be Actively at Work for coverage under the Policy to become effective. If, because of Injury or Sickness, You are not Actively at Work on the date the insurance would otherwise take effect, it will take effect on the day You return to Active Work.

**Noncontributory** means the Policyholder pays 100% of the premium for this insurance.

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### **Who pays for Your coverage?**

The Policyholder pays the entire cost of Your coverage.

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### **Do You have to pay premium while You receive benefits?**

We will waive premium for You during a period of Disability for which the LTD Monthly Benefit is payable under the Policy. Premium payment is required during Your Elimination Period or any other period when the LTD Monthly Benefit is not payable under the Policy.

00009

### **What happens if We are replacing an existing Policy? (Continuity of Coverage)**

#### **Effect on Actively at Work requirement**

If You were insured under the Prior Policy on the day before the Policy Effective Date, You may be covered by the Policy even if You do not satisfy the Actively at Work requirement as stated in the When does insurance become effective? provision and You would otherwise be eligible to become insured under the Policy, We will provide limited coverage under this Plan. Coverage under this provision will begin on the Policy effective date and will continue until the earliest of:

1. The end of the month following the date You become Actively at Work;
2. The end of any period of continuance or extension provided under the Prior Policy; or
3. The date coverage would otherwise end, according to the provisions of the Policy.

Your coverage under this provision is subject to payment of premium.

#### **Effect on Benefits**

If You do not satisfy the Actively at Work requirement, You may still be eligible for benefits under the Policy as follows:

The benefits payable under the Policy will be the benefits which would have been payable under the terms of the Prior Policy if it had remained in force; and the benefits payable under the Policy will be reduced by any benefits payable under the Prior Policy for the same Disability for which the prior carrier is liable.

The **Prior Policy** is the group disability insurance policy issued to the Policyholder by The Hartford whose coverage terminated immediately prior to the Policy Effective Date.

**Effect on Pre-existing Conditions**

If You have a Disability due to a Pre-Existing Condition after the Prior Policy has been replaced by this Plan, Benefits may be payable if:

1. You were insured under the Prior Policy at the time the Policyholder changed coverage from the Prior Policy to the Policy; and
2. You have been continuously insured under this Plan from the effective date of this Plan until the date Your Disability began.

In order for benefits to be paid, You must satisfy the Pre-Existing Condition exclusion under:

1. this Plan; or
2. the Prior Policy, if benefits would have been paid had the Prior Policy remained in force.

If You satisfy the Pre-Existing Condition exclusion of this Plan, We will determine Your payments according to this Plan's provision.

If You do not satisfy the Pre-Existing Condition exclusion of this Plan, but You do satisfy the Pre-Existing Condition provision under the Prior Policy:

1. Your Monthly Benefit will be the lesser of:
  - a. The Monthly Benefit that would have been payable under the terms of the Prior Policy if it had remained in force; or
  - b. The Monthly Benefit under this Plan.
2. Benefits will end on the earlier of:
  - a. The date benefits end under the Policy, as described under the Maximum Period Payable; or
  - b. The date benefits would have ended under the Prior Policy if it had remained in force.

If You do not satisfy the Pre-Existing Condition exclusion under either this Plan or the Prior Policy, We will not make any payments.

We will require proof that You were insured under the Prior Policy.

00010

## LONG TERM DISABILITY BENEFITS

### How do We define Total Disability?

**Total Disability** or **Totally Disabled** means that during the first 24 consecutive months of benefit payments due to Sickness or Injury;

1. You are continuously unable to perform the Material and Substantial Duties of Your Regular Occupation, and
2. Your Disability Earnings, if any, are less than 20% of Your pre-disability Indexed Monthly Earnings.

00011

If school is in session, **Total Disability** or **Totally Disabled** means that during the first 24 consecutive months of benefit payments due to Sickness or Injury;

1. You are continuously unable to perform the Material and Substantial Duties of Your Regular Occupation, and
2. Your Disability Earnings, if any, are less than 20% of Your pre-disability Indexed Monthly Earnings.

If school is not in session **Total Disability** or **Totally Disabled** means that during the first 24 consecutive months of benefit payments due to Sickness or Injury;

1. You would be unable to perform the Material and Substantial Duties of Your Regular Occupation if school were in session, and
2. Your Disability Earnings, if any, are less than 20% of Your pre-disability Indexed Monthly Earnings.

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After the LTD Monthly Benefit has been paid for 24 consecutive months, Total Disability or Totally Disabled means that due to Injury or Sickness:

1. You are continuously unable to engage in any Gainful Occupation, and
2. Your Disability Earnings, if any, are less than 20% of Your pre-disability Indexed Monthly Earnings.

00013

### How do We define Partial Disability?

**Partial Disability** or **Partially Disabled** means that:

1. During the Elimination Period You are unable to perform all of the Material and Substantial Duties of Your Regular Occupation.
2. During the first 24 consecutive months of benefit payments, due to Injury or Sickness You are unable to perform all of the Material and Substantial Duties of Your Regular Occupation, and Your Disability Earnings, if any, are at least 20% but less than or equal to 80% of Your pre-disability Indexed Monthly Earnings.
3. After the LTD Monthly Benefit has been paid for 24 consecutive months Partial Disability or Partially Disabled means that due to Injury or Sickness, You are unable to engage in any Gainful Occupation; and Your Disability Earnings, if any, are at least 20% but less than or equal to 60% of Your pre-disability Indexed Monthly Earnings.

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If school is in session, **Partial Disability** or **Partially Disabled** means that during the first 24 consecutive months of benefit payments due to Sickness or Injury;

1. You are continuously unable to perform the Material and Substantial Duties of Your Regular Occupation, and
2. Your Disability Earnings, if any, are at least 20% but less than 80% of Your pre-disability Indexed Monthly Earnings.

If school is not in session **Partial Disability** or **Partially Disabled** means that during the first 24 consecutive months of benefit payments due to Sickness or Injury;

1. You would be unable to perform the Material and Substantial Duties of Your Regular Occupation if school were in session, and
2. Your Disability Earnings, if any, are at least 20% but less than 80% of Your pre-disability Indexed Monthly Earnings.

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### **Loss of Professional License or Certification**

If You require a professional license or certification for Your occupation, loss of that professional license or certification does not in and of itself constitute Disability.

00017

### **What is the Elimination Period and how is it satisfied?**

The Elimination Period is a period of continuous Disability which must be satisfied before You are eligible to receive benefits from Us. It is shown in the Schedule of Benefits and begins on Your Date of Disability.

If You temporarily recover and return to work, We will treat Your Disability as continuous if You return to work for a period of less than or equal to one-half the Elimination Period rounded up to the next whole number, not to exceed 90 days. The days that You are not Disabled will not count toward Your Elimination Period.

If You return to work for a period greater than one-half the Elimination Period, or 90 days, whichever is less, and become Disabled again, You will have to begin a new Elimination Period.

00018

### **Can You satisfy Your Elimination Period if You are working?**

You can satisfy Your Elimination Period if You are working, provided You meet the definition of Disability.

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### **What Disability Benefit are You eligible to receive?**

If You are Disabled, You are eligible to receive one of the following at any given time:

1. an LTD Monthly Benefit;
2. a Work Incentive Benefit; or
3. Rehabilitation Incentive Income.

While You are Disabled, You might be eligible to receive one or the other of the above, but You cannot receive more than one of these benefits at the same time.

00020

### **What is Your LTD Monthly Benefit and how is it calculated?**

Your LTD Monthly Benefit will be based on Your Monthly Earnings as reported to Us by the Policyholder and for which premium has been paid.

An LTD Monthly Benefit will be payable after the end of the Elimination Period if You are Disabled. We will calculate Your Gross LTD Monthly Benefit amount as follows:

1. Multiply Your Monthly Earnings by 70%.
2. The maximum Gross LTD Monthly Benefit is \$10,000.00.
3. Compare the answers from Item 1 and Item 2. The lesser of these two amounts is Your Gross LTD Monthly Benefit.
4. Subtract the Deductible Sources of Income from Your Gross LTD Monthly Benefit. The resulting figure is Your Net LTD Monthly Benefit.
5. Compare the answer from item 3 and 4.

The lesser amount figured in item 5 is Your Monthly Benefit.

If a benefit is payable for less than one month, it will be paid on the basis of 1/30th of the Net LTD Monthly Benefit for each day of Disability.

00021-A

### **How do We define Monthly Earnings?**

**Monthly Earnings** means Your gross monthly income from Your Employer in effect just prior to Your Date of Disability. It includes Your total income before taxes and any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, any other extra compensation, or income received from sources other than Your Employer.

Earnings, whether for a full year or partial year, will be converted to a monthly amount for the purpose of calculating the Monthly Benefit.

00022

**What are the Deductible Sources of Income?**

1. Disability benefits paid, payable, or for which You are eligible under:
  - a. The Social Security Act, including any amounts for which Your dependents may qualify because of Your Disability;
  - b. Any Workers' Compensation or Occupational Disease Act or Law, or any other law which provides compensation for an occupational Injury or Sickness;
  - c. Occupational accident coverage provided by or through the Policyholder;
  - d. Any Statutory Disability Benefit Law;
  - e. The Railroad Retirement Act;
  - f. The Canada Pension Plan, Quebec Pension Plan, or any other similar disability or pension plan or act;
  - g. The Canada Old Age Security Act;
  - h. Any Public Employee Retirement System Plan, or any State Teachers' Retirement System Plan, or any plan provided as an alternative to any of the above acts or plans;
  - i. Title 46, United States Code Section 688 et seq (The Jones Act);
  - j. Title 33, United States Code Section 901 et seq (Longshore and Harbor Workers' Compensation Act).
2. Disability benefits paid, payable, or for which You are eligible under:
  - a. Any group insurance plan provided by or through the Policyholder , and
  - b. Any sick leave or salary continuance plan provided by or through the Policyholder which causes the Net Monthly Benefit, plus Deductible Sources of Income and any salary continuation to exceed 100% of Your pre-disability Indexed Monthly Earnings. The amount in excess of 100% of Your pre-disability Indexed Monthly Earnings will be used to reduce Your Net Monthly Benefit.
3. Retirement benefits paid under the Social Security Act including any amounts for which Your dependents may qualify because of Your retirement;
4. Retirement and Disability benefits paid under a Retirement Plan provided by the Policyholder except for amounts attributable to Your contributions;
5. Disability benefits paid under any No Fault Auto Motor Vehicle coverage;
6. Amounts received from a third party (after subtracting attorney's fees) by judgment, settlement or otherwise, not to exceed 50% of the net settlement.

**Proration of Lump Sum Awards**

If any Deductible Source of Income described above is paid in a single sum through compromise settlement or as an advance on future liability, We will determine the amount of reduction to Your Gross LTD Monthly Benefit as follows:

1. We will divide the amount paid by the number of months for which the settlement or advance was provided; or
2. If the number of months for which the settlement or advance is made is not known, We will divide the amount of the settlement or advance by the expected remaining number of months for which We will provide benefits for Your Disability based on the Proof of Disability which We have, subject to a maximum of 60 months.

**What other sources of income are not deductible?**

We will not reduce Your Gross LTD Monthly Benefit by any of the following:

1. deferred compensation arrangements such as 401(k), 403(b) or 457 plans;
2. credit disability insurance;
3. pension plans for partners;
4. military pension and disability income plans;
5. franchise disability income plans;
6. individual disability income plans;

7. a Retirement Plan from another Policyholder;
8. profit sharing plans;
9. thrift or savings plans;
10. individual retirement account (IRA);
11. tax sheltered annuity (TSA);
12. stock ownership plan.

00023

### **Can You work and still receive benefits?**

While Disabled, You may qualify for the Work Incentive Benefit or Rehabilitation Incentive Income, but not both.

### **Work Incentive Benefit**

A Work Incentive Benefit will be payable if You are Disabled and Gainfully Employed after the end of the Elimination Period, or after a period during which You received LTD Monthly Benefits.

The Work Incentive Benefit will be calculated during the first 12 months of disability payments while You are Gainfully Employed as follows:

1. We will add together the Gross Monthly Benefit and Disability Earnings and compare to pre-disability Indexed Monthly Earnings.
2. If the total amount in Item 1 exceeds 100% of pre-disability Indexed Monthly Earnings, the Work Incentive Benefit will be equal to the LTD Monthly Benefit reduced by the amount of the excess.
3. If the total amount in Item 1 does not exceed 100% of pre-disability Indexed Monthly Earnings, the Work Incentive Benefit will be equal to the LTD Monthly Benefit amount.

After the first 12 months of disability payments while You are Disabled and Gainfully Employed, the Work Incentive Benefit will be equal to the Net Monthly Benefit multiplied by the Adjusted Loss of Salary Ratio.

The Work Incentive Benefit will cease on the earliest of the following:

1. the date You are no longer Disabled; or
2. the end of the Maximum Period Payable.

Adjusted Loss of Salary Ratio is equal to: A divided by B

A= Your pre-disability Indexed Monthly Earnings minus Your Disability Earnings

B= Your pre-disability Indexed Monthly Earnings

### **Rehabilitation Incentive Income**

Rehabilitation Incentive Income will be payable after the end of the Elimination Period, or after a period during which You received LTD Monthly Benefits. This benefit is payable if You are Disabled and Gainfully Employed in an occupation that has been approved as part of a Rehabilitation Plan.

Rehabilitation Incentive Income will be calculated during the first 12 months of Gainful Employment as follows:

1. If Disability Earnings exceed 100% of pre-disability Indexed Monthly Earnings, Rehabilitation Incentive Income will be equal to the Net Monthly Benefit reduced by the amount of the excess.
2. If Disability Earnings do not exceed 100% of pre-disability Indexed Monthly Earnings, Rehabilitation Incentive Income will be equal to the Monthly Benefit.

After the first 12 months of Gainful Employment, Rehabilitation Incentive Income will be equal to the LTD Monthly Benefit multiplied by the Adjusted Loss of Salary Ratio.

Rehabilitation Incentive Income will cease on the earliest of the following:

1. as stated in the Rehabilitation Plan;
2. the date You fail to comply with the requirements of the Rehabilitation Plan;
3. the date You are no longer Gainfully Employed; or
4. the end of the Maximum Period Payable.

Adjusted Loss of Salary Ratio is equal to: A divided by B

A= Your pre-disability Indexed Monthly Earnings minus Your Disability Earnings

B= Your pre-disability Indexed Monthly Earnings  
00024-A

**What is the minimum Net LTD Monthly Benefit payable under the Policy?**

The Net LTD Monthly Benefit payable for Disability will not be less than \$100 or 10% of Your Gross LTD Monthly Benefit, whichever is greater. The minimum Net LTD Monthly Benefit does not apply if You are Gainfully Employed.  
00025

**What happens if Your Deductible Sources of Income increase?**

The Net LTD Monthly Benefit will not be further reduced for subsequent cost-of-living increases which are paid, payable, or for which You or Your dependents are eligible under any Deductible Source of Income shown above.  
00026

**How long will You receive benefits under the Policy?**

We will send You a payment for each month of Disability up to the Maximum Period Payable as shown in the Schedule of Benefits. Payment of benefits is also subject to any benefit duration limitation pertaining to Your Disability.  
00027

**What happens if Your Disability recurs?**

If Disability for which benefits were payable ends but recurs due to the same or related causes less than 6 months after the end of a prior Disability, it will be considered a resumption of the prior Disability. Such recurrent Disability shall be subject to the provisions of the Policy that were in effect at the time the prior Disability began.

Disability which recurs more than 6 months after the end of a prior Disability is subject to:

1. a new Elimination Period;
2. a new Maximum Period Payable; and
3. the other provisions of the Policy that are in effect on the date the Disability recurs.

Disability must recur while Your coverage is in force under the Policy.  
00028

## EXCLUSIONS AND LIMITATIONS

### What are the exclusions and limitations under the Policy?

The Policy does not cover any loss or Disability caused by, resulting from, arising out of or substantially contributed, directly or indirectly, to by any one or more of the following:

- a Pre-existing Condition;
- Engaging in an illegal occupation or criminal activity including any loss to which a contributing cause was Your commission of or attempt to commit a felony or to which a contributing cause was Your engagement in an illegal occupation or other willful criminal activity. Willful criminal activity includes, but is not limited to, any operating a vehicle while intoxicated and operating a methamphetamine laboratory. It does not include a civil infraction or other activity that does not rise to the level of a misdemeanor felony;
- participation in a war, declared or undeclared, or any act of war;
- active military duty;
- commission of a crime for which You have been convicted;

The Policy has limitations on:

- Mental Disorder - Disability beyond 24 months after the Elimination Period if it is due to a Mental Disorder of any type. Confinement in a Hospital or institution licensed to provide care and treatment for mental illness will not be counted as part of the 24-month limit.
- Substance Abuse – A Substance Abuse (drug or alcohol) related Disability unless You are participating in a Substance Abuse treatment program approved by the State where the treatment program is provided. The cost of the treatment program must be borne by You or another group plan of the Policyholder (such as a group health plan or Employee Assistance Program) if one is available and covers this type of treatment.

Except as specifically stated above, in no event will LTD Monthly Benefits for a Mental Disorder or Substance Abuse be paid beyond the earliest of the date:

1. 24 LTD Monthly Benefit payments have been made; or
2. the Maximum Period Payable is reached; or
3. You refuse to participate in an appropriate, available treatment program, or You leave the treatment program prior to completion; or
4. You are no longer following the requirements of Your treatment plan under the program; or
5. You complete the initial treatment plan, exclusive of any aftercare or follow-up services.

The lifetime cumulative Maximum Period Payable for all disabilities due to a Mental Disorder and Substance Abuse is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities:

1. are not continuous; and/or
2. are not related.

Furthermore:

- Benefits are not payable for any period during which You are confined to a penal or correctional institution if the period of confinement exceeds 30 days.
- Benefits are not payable during the first 24 months of LTD Monthly Benefits, when You are able to return to work in Your Regular Occupation on a part-time basis but You do not.
- Benefits are not payable after 24 months of LTD Monthly Benefits, when You are able to work in any Gainful Occupation on a part-time basis but You do not.

00029

## TERMINATION OF COVERAGE

### **When will Your insurance terminate?**

Your coverage will terminate on the earliest of the following dates:

1. the date on which the Policy is terminated;
2. the date You stop making any required contribution toward payment of premiums;
3. the date on which the Employer's participation under the Policy is terminated; or
4. the date You:
  - a. are no longer a member of a class eligible for this insurance,
  - b. request termination of coverage under the Policy,
  - c. are retired or pensioned, or
  - d. cease work because of a leave of absence, furlough, layoff, or temporary work stoppage due to a labor dispute, unless We and the Policyholder have agreed in writing in advance of the leave to continue insurance during such period.

Termination will not affect a covered loss which began while the coverage was in force.

00030

### **Will coverage be continued if You are eligible for leave under FMLA?**

In the event You are eligible for and the Policyholder approves a leave under the Family and Medical Leave Act of 1993 (FMLA), or any applicable state family and medical leave law (State FML), provided the required premium continues to be paid, Your insurance will continue for a period of up to the later of:

1. the leave period permitted by the federal Family and Medical Leave Act of 1993 and any amendments; or
2. the leave period permitted by applicable state law.

While granted a Family or Medical Leave of Absence:

1. The Policyholder must remit the required premium according to the terms of the Policy; and
2. coverage will terminate if You do not return to work as scheduled according to the terms of Your agreement with the Policyholder.

00031

### **Will coverage be continued if You are eligible for leave under USERRA?**

If You are on a leave of absence for active military service as described under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and applicable state law, Your coverage may be continued until the end of the later of:

1. the length of time the coverage may be continued under the Certificate for an FMLA or State FML leave of absence; or
2. the length of time the coverage may be continued under the Certificate of Coverage for a leave of absence other than an FMLA or State FML leave of absence.

00032

### **Will coverage be continued for other leaves of absence?**

If You are on an approved leave of absence other than an FMLA or State FML leave of absence, and if premium is paid, Your coverage will be continued through the end of the month that immediately follows the month in which Your leave of absence begins.

If the Policyholder has approved more than one type of leave of absence for You during any one period that You are not Actively at Work We will consider such leaves to be concurrent for the purpose of determining how long Your coverage may continue under the Policy.

If Your coverage is not continued during an FMLA or State FML leave of absence, and You become Actively at Work immediately following the end of Your FMLA or State FML leave of absence, Your coverage will be reinstated. We will not apply a new Waiting Period, require Evidence Of Insurability, or apply a new Pre-existing Condition limitation.

If Your coverage is not continued during a leave of absence for active military service, and You return to active employment, Your coverage may be reinstated in accordance with USERRA and applicable state law.

In no event will Your coverage under the policy be continued beyond the date Your coverage would otherwise end according to the terms of the When will Your insurance terminate? provision.

00033

## DAY CARE EXPENSE BENEFIT

### ***Are Day Care Expense Benefits available while You are Disabled?***

While *Disabled* and receiving Rehabilitation Incentive Income, *You* will be reimbursed for *Day Care Expenses* for each *Eligible Child*. *You* must supply satisfactory proof to *Us* that *You* incurred such charges.

***Day Care Expenses*** mean monthly expenses, up to \$350 per child per month, to a maximum total benefit of \$1,000.00 per month, charged by a licensed day care provider who is not a member of *Your* immediate family or living in *Your* residence.

***Eligible Child*** means *Your Dependent Child* under age 13 who lives with *You*.

***Dependent Child(ren)*** means any unmarried child of *Yours*, whether natural, step, foster or adopted, who is primarily dependent on *You* for financial support and maintenance.

The Day Care Expense Benefit payments will end the earliest of the following to occur:

1. the date *You* are no longer incurring *Day Care Expenses* for your *Eligible Child*;
2. the date *You* are no longer receiving Rehabilitation Incentive Income;
3. after 12 monthly Day Care Expense Benefit payments have been made for each *Eligible Child*.

00034

## EDUCATION BENEFIT

### What is the Education Benefit?

If You continue to be Disabled after 6 months of receiving the LTD Monthly Benefit under the Policy, and You are not Gainfully Employed, We will also pay a monthly Education Benefit for each of Your Dependent Child(ren) who is an Eligible Student as defined below.

**Dependent Child(ren)** means any unmarried child of Yours, whether natural, step, foster or adopted who is primarily dependent on You for financial support and maintenance.

An **Eligible Student** means the child(ren) is (are):

1. Your Dependent Child(ren), and is(are) less than 23 years of age; and
2. attending a School for Higher Learning on a full-time basis.

**School for Higher Learning** means an institution which

1. is legally authorized by the State in which it is located; and
2. provides either a program for:
  - a. Bachelor's degrees or not less than a two year program with full credit towards a Bachelor's degree; or
  - b. Gainful Employment as long as such program is at least one year of training; and
3. is accredited by an Agency or association recognized by the U.S. Department of Education under the Higher Education Assistance Act as may be amended from time to time.

The Education Benefit is \$400 per month, paid in addition to Your LTD Monthly Benefit. It is payable to You, and will not be reduced by Deductible Sources of Income. The Education Benefit will be paid to You upon Our receipt of satisfactory proof that the above requirements have been met.

The Education Benefit will be payable between school semesters or terms, if the Eligible Student is enrolled or registered for the next scheduled semester or term.

The Education Benefit payments will end the earliest of the following to occur:

1. the date You are no longer Disabled,
2. the date Your Dependent Child(ren) is (are) no longer an Eligible Student as defined above, or
3. the date You die.

00035

## SURVIVOR INCOME BENEFIT

### **What happens if You die while receiving benefits?**

We will pay a Survivor Income Benefit to an Eligible Survivor when proof is received that You died:

1. After the Disability had continued for 6 or more consecutive months; and
2. While receiving an LTD Monthly Benefit.

The Survivor Income Benefit shall be payable on a lump sum basis immediately after We receive written proof of Your death. The benefit will be equal to 3 times Your Last Monthly Benefit. The benefit shall accrue from Your date of death.

**Eligible Survivor** means Your Spouse, if living, or if Your Spouse dies before the final monthly benefit is paid, then Your children who are under age 23.

If payment becomes due to Your children, payment will be made to:

1. the children; or
2. a person named by Us to receive payments on the children's behalf. This payment will be valid and effective against all claims by others representing or claiming to represent the children.

**Last Monthly Benefit** means the Monthly Benefit paid to You immediately prior to Your death, but not including any reductions for Deductible Sources of Income.

If there is no Eligible Survivor, We will pay the Survivor Income Benefit to Your estate.

00036

## **WORKSITE MODIFICATION BENEFIT**

### **What is the Worksite Modification Benefit?**

We will assist You and the Policyholder in identifying modifications We agree are likely to help You remain at work or return to work. This agreement will be in writing and must be signed by You, the Policyholder and Us.

When this occurs, We will reimburse the Policyholder for the cost of the modification, up to the greater of:

1. \$5,000; or
2. 2 times Your Last Monthly Benefit.

We will reimburse the Policyholder upon completion of the following:

1. agreed upon modifications made on Your behalf are completed;
2. written proof of expenses incurred by Your Policyholder have been provided to Us; and
3. You have returned to work and are an Actively at Work Employee.

Last Monthly Benefit means the Monthly Benefit paid to You immediately prior to Your request for benefits under the Worksite Modification Benefit provision, but not including any reductions for Deductible Sources of Income.

00044

## CLAIM SERVICES

### **What other services are available to You while You are Disabled?**

If You are Disabled and eligible to receive Disability benefits under the Policy, We will evaluate You for eligibility to receive any of the following. We will make the final determination for any of the following benefits or services.

#### **Vocational Rehabilitation Service**

Rehabilitation services are available when We determine that these services are reasonably required to assist in returning You to Gainful Employment. Vocational rehabilitation services might include but are not limited to one or more of the following:

1. job modification;
2. job retraining;
3. job placement;
4. other activities.

Eligibility for vocational rehabilitation services is based upon Your education, training, work experience and physical and/or mental capacity. To be considered for rehabilitation services:

1. Your Disability must prevent You from performing Your Regular Occupation;
2. You must have the physical and/or mental capacities necessary for successful completion of a rehabilitation program, and
3. there must be a reasonable expectation that rehabilitation services will help You return to Gainful Employment.

#### **Social Security Disability Assistance**

When necessary, We will provide an advocate for You in applying for and securing Social Security Disability awards. When We determine that Social Security Assistance is appropriate for You, it is provided at no additional cost to You.  
00047

## FILING A CLAIM

### **What are the Claim Filing Requirements?**

#### **Initial Notice of Claim**

We ask that You notify Us of Your claim as soon as possible, so that We may make a timely decision on Your claim. The Policyholder can assist You with the appropriate telephone number and address of Our Claim Department. You must send Us written notice of Your Disability within 30 days of the Date of Disability, or as soon as reasonably possible. Notice may be sent to Our Claim Department at the address shown on the claim form or given to Our Agent.

#### **Written Proof of Loss**

Within 15 days of Our being notified in writing of Your claim, We will supply You with the necessary claim forms. The claim form is to be completed and signed by You, the Policyholder and Your Doctor. If You do not receive the appropriate claim forms within 15 days, then You will be considered to have met the requirements for written proof of loss if We receive written proof, which describes the occurrence, extent and nature of loss as stated in the Proof of Disability provision.

#### **Time Limit for Filing Your Claim**

You must furnish Us with written proof of loss within 90 days after the end of Your Elimination Period. The length of the Elimination Period is shown in the Schedule of Benefits. If it is not possible to give Us written proof within 90 days, the claim is not affected if the proof is given as soon as possible. However, unless You are legally incapacitated, written proof of loss must be given no later than 1 year after the time proof is otherwise due.

No benefits are payable for claims submitted more than 1 year after the time proof is due. However, You can request that benefits be paid for late claims if You can show that:

1. It was not reasonably possible to give written proof during the 1 year period, and
2. Proof of loss satisfactory to Us was given as soon as was reasonably possible.

#### **Proof of Disability**

The following items, supplied at Your expense, must be a part of Your proof of loss. Failure to provide complete proof of loss may delay, suspend or terminate Your benefits.

1. The date Your Disability began;
2. The cause of Your Disability;
3. The prognosis of Your Disability;
4. Proof that You are receiving Appropriate and Regular Care for Your condition from a Doctor, who is someone other than You or a member of Your immediate family, whose specialty or expertise is the most appropriate for Your disabling condition(s) according to Generally Accepted Medical Practice.
5. Objective medical findings which support Your Disability. Objective medical findings include but are not limited to tests, procedures, or clinical examinations standardly accepted in the practice of medicine, for Your disabling condition(s).
6. The extent of Your Disability, including restrictions and limitations which are preventing You from performing Your Regular Occupation.
7. Appropriate documentation of Your Monthly Earnings. If applicable, regular monthly documentation of Your Disability Earnings.
8. If You were contributing to the premium cost, the Policyholder must supply proof of Your appropriate payroll deductions.
9. The name and address of any Hospital or Health Care Facility where You have been treated for Your Disability.
10. If applicable, proof of incurred costs covered under other benefit provisions in the Policy.

#### **Continuing Proof of Disability**

You may be asked to submit proof that You continue to be Disabled and are continuing to receive Appropriate and Regular Care of a Doctor. Requests of this nature will only be made as often as reasonably necessary. If required, this

will be at Your expense and must be received within 45 days of Our request. Failure to comply with such a request may delay, suspend or terminate Your benefits.

### **Examination**

At Our expense, We have the right to have You examined as often as reasonably necessary while the claim continues. Failure to comply with this examination may result in denial, suspension or termination of benefits, unless We agree You have a valid and acceptable reason for not complying.

### **Authorization and Documentation You will be asked to supply**

1. You will be required to provide signed authorization for Us to obtain and release all reasonably necessary medical, financial or other non-medical information in support of Your Disability claim. Failure to submit this information may deny, suspend or terminate Your benefits.
2. You will be required to supply proof that You have applied for other Deductible Sources of Income such as Workers' Compensation or Social Security Disability benefits, when applicable.
3. You will be required to notify Us when You receive or are awarded other Deductible Sources of Income. You must tell Us the nature of the Deductible Source of Income, the amount received, the period to which the benefit applies, and the duration of the benefit if it is being paid in installments.

00048

### **Time of Payment of Claim**

As soon as We have all necessary substantiating documentation for Your Disability claim, We will pay Your benefit on a monthly basis, so long as You continue to qualify for it.

We will pay benefits to You unless otherwise indicated. If You die while Your claim is open, any due and unpaid Disability benefit will be paid, at Our option, to the surviving person or persons in the first of the following classes of successive preference beneficiaries: Your: 1) Spouse; 2) children including legally adopted children; 3) parents; or 4) Your estate.

If any benefit is payable to an estate, a minor or a person not competent to give a valid release, We may pay up to \$1,000 to any relative or beneficiary of Yours whom We deem to be entitled to this amount. We will be discharged to the extent of such payment made by Us in good faith.

00049

### **Can You assign Your benefits?**

Your benefits are not assignable, which means that You may not transfer Your benefits to anyone else.

### **What will happen if a claim is overpaid?**

A claim overpayment can occur when You receive a retroactive payment from a Deductible Source of Income when We inadvertently make an error in the calculation of Your claim; or if fraud occurs. The overpayment amount equals the amount We paid in excess of the amount We should have paid under the Policy.

We have the right to recover from You any amount that is an overpayment of benefits under the Policy. You must refund to Us the overpaid amount. We may also, without forfeiting Our right to collect an overpayment through any means legally available to Us, recover all or any portion of an overpayment by reducing or withholding future benefit payments, including the Minimum Monthly Benefit.

In an overpayment situation, We will determine the method by which the repayment is made. You will be required to sign an agreement with Us which details the source of the overpayment, the total amount We will recover and the method of recovery. If LTD Monthly Benefits are suspended while recovery of the overpayment is being made, suspension will also apply to the minimum LTD Monthly Benefits payable under the Policy.

### **Subrogation - Right of Reimbursement**

When any claim payment is made, We reserve any and all rights to subrogation and/or reimbursement to the fullest extent allowed by statute and customary practice. Any party to this contract shall not perform any act that will prejudice such rights without prior agreement with Us. We will bear any expenses associated with Our pursuit of subrogation or recovery.

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## UNIFORM PROVISIONS

### **Entire Contract; Changes**

The Policy, the Policyholder's application, the Employee's certificate of coverage, and Your application, if any, and any other attached papers, form the entire contract between the parties. Coverage under the Policy can be amended by mutual consent between the Policyholder and Us. No change in the Policy is valid unless approved in writing by one of Our officers. No agent has the right to change the Policy or to waive any of its provisions.

### **Statements on the Application**

In the absence of fraud, all statements made in any signed application are considered representations and not warranties (absolute guarantees). No representation by:

1. the Policyholder in applying for the Policy will make it void unless the representation is contained in the signed application; or
2. any Employee in applying for insurance under the Policy will be used to reduce or deny a claim unless a copy of the application for insurance, signed by the Employee, is or has been given to the Employee.

### **Legal Actions**

Unless otherwise provided by federal law, no legal action of any kind may be filed against Us:

1. until 60 days after proof of claim has been given; or
2. more than 3 years after proof of Disability must be filed, unless the law in the state where You live allows a longer period of time.

### **Clerical Error**

Clerical error or omission by Us to the Policyholder will not:

1. Prevent You from receiving coverage, if You are entitled to coverage under the terms of the Policy; or
2. Cause coverage to begin or coverage to continue for You when the coverage would not otherwise be effective.

If the Policyholder gives Us information about You that is incorrect, We will:

1. Use the facts to decide whether You have coverage under the Policy and in what amounts; and
2. Make a fair adjustment of the premium.

### **Misstatement of Age**

If Your age has been misstated, an equitable adjustment will be made in the premium. If the amount of the benefit is dependent upon Your age, as shown in the Benefit Duration Schedule, the amount of the benefit will be the amount You would have been entitled to if Your correct age were known.

**Note: A refund of premium will not be made for a period more than twelve months before the date the Company is advised of the error.**

### **Incontestability**

The validity of the Policy shall not be contested, except for non-payment of premiums, after it has been in force for two years from the date of issue. The validity of the Policy shall not be contested on the basis of a statement made relating to insurability by any person covered under the Policy after such insurance has been in force for two years during such person's lifetime, and shall not be contested unless the statement is contained in a written instrument signed by the person making such statement.

### **Conformity with State Statutes and Regulations**

If any provision of the Policy conflicts with the statutes and regulations of the state in which the Policy was issued or delivered, it is automatically changed to meet the minimum requirements of the statute.

### **Workers' Compensation or State Disability Insurance**

The Policy is not in place of, and does not affect the requirements for coverage by any workers' compensation or state disability insurance.

### **Agency**

Neither the Policyholder, any employer, any associated company, nor any administrator appointed by the foregoing is Our agent.

**General Provisions**

We have the right to inspect all of the Policyholder's records on the Policy at any reasonable time. This right will extend until:

1. 2 years after termination of the Policy; or
2. all claims under the Policy have been settled,

whichever is later.

The Policy is in the Policyholder's possession and may be inspected by You at any time during normal business hours at the Policyholder's office.

00051

**Change of Beneficiary**

The insured has the right to change the beneficiary under this Policy. Consent of a beneficiary is not required to surrender this Policy, for the assignment of the Policy, to change a beneficiary, or to make any other changes in the Policy.

00102 MI

## DEFINITIONS

The following are key words and phrases used in this certificate. When these words and phrases, or forms of them, are used, they are capitalized and italicized in the text. As You read this certificate, refer back to these definitions.

**Accident or Accidental** means a sudden, unexpected event that was not reasonably foreseeable.

00052

**Actively at Work or Active Work** means that You must be:

1. working for the Policyholder on a full-time active basis; or
2. working at least the minimum number of hours shown in the Schedule of Benefits; and either:
  - a. working at the Policyholder's usual place of business; or
  - b. working at a location to which the Policyholder's business requires You to travel;
3. a legal citizen or resident of the United States of America;
4. are paid regular earnings by the Policyholder, and
5. not a temporary or seasonal Employee.

If school is not in session, Actively at Work means You would be working for the Policyholder for earnings that are paid regularly and You would be able to perform the Material and Substantial Duties of Your Regular Occupation.

You will be considered Actively at Work if You were actually at work on the day immediately preceding:

1. a weekend (except for one or both of these days if they are scheduled days of work);
2. holidays (except when such holiday is a scheduled work day);
3. paid vacations;
4. any non-scheduled work day;
5. excused leave of absence (except medical leave and lay-off); and
6. emergency leave of absence (except emergency medical leave).

00053

**Appropriate and Regular Care** means that You are regularly visiting a Doctor as frequently as medically required to meet Your basic health needs. The effect of the care should be of demonstrable medical value for Your disabling condition(s) to effectively attain and/or maintain Maximum Medical Improvement.

00055

**Date of Disability** is the date We determine that You are Disabled.

00057

**Disability or Disabled** means that You satisfy the definition of either Total Disability or Partial Disability.

00058

**Disability Earnings** is the wage or salary You earn from Gainful Employment after a Disability begins. It includes any earnings You could receive if You were working to Your Maximum Capacity. Any lump sum payment will be prorated, based on the time over which it accrued or the period for which it was paid.

If Your Disability Earnings routinely fluctuate widely from month to month, We may average Your Disability Earnings over the most recent three months to determine if Your claim should continue. If We average Your Disability Earnings, We will not terminate Your claim unless the average of Your Disability Earnings from the last three months exceeds 80% of Your Indexed Monthly Earnings.

00059

**Doctor** means a person legally licensed to practice medicine, psychiatry, psychology or psychotherapy, who is neither You nor a member of Your immediate family. A licensed medical practitioner is a Doctor if applicable state law requires that such practitioners be recognized for purposes of certification of Disability, and the treatment provided by the practitioner is within the scope of his or her license.

00061

**Elimination Period** means the number of calendar days at the beginning of a continuous period of Disability for which no benefits are payable. The Elimination Period is shown in the Schedule of Benefits.

00062

**Employee** means an Actively at Work full-time Employee whose principal employment is with the Policyholder, at the Policyholder's usual place of business or such place(s) that the Policyholder's normal course of business may require, who is Actively at Work for at least the number of hours per week as stated in the Application and is reported on the Policyholder's records for Social Security and withholding tax purposes.

00069

**Gainful Occupation, Gainful Employment or Gainfully Employed** means the performance of any occupation for wages, remuneration or profit, for which You are qualified by education, training or experience on a full-time or part-time basis.

00063

**Generally Accepted Medical Practice or Generally Accepted in the Practice of Medicine** means care and treatment which is consistent with relevant guidelines of national medical, research and health care coverage organizations and governmental agencies.

00064

**Gross LTD Monthly Benefit** means that benefit shown in the Schedule of Benefits which applies to You.

00065

**Hospital or Health Care Facility** is a legally operated, accredited facility licensed to provide full-time care and treatment for the condition(s) causing Your Disability. It is operated by a full-time staff of licensed physicians and registered nurses. It does not include facilities which primarily provide custodial, educational or rehabilitative care.

00066

**Indexed Monthly Earnings** means Your Monthly Earnings adjusted on each anniversary of benefit payment by the lesser of 7% or the current annual percentage increase in the Consumer Price Index. Your Indexed Monthly Earnings may increase or remain the same, but will never decrease.

Consumer Price Index (CPI-W) means the Consumer Price Index for all urban wage earners and clerical workers in the United States as published by the Bureau of Labor Statistics of the United States Department of Labor or its successors. If the CPI-W is discontinued or changed, We may use another index that most closely reflects the cost of living in the United States.

Indexing is only used as a factor in the determination of the percentage of lost earnings while You are Disabled and working in a Gainful Occupation.

00067a

**Injury** means bodily injury that is the direct result of an Accident and not related to any other cause. The Injury must occur, and Disability resulting from the Injury must begin while You are covered under the Policy. Injury that occurs before You are covered under the Policy will be treated as a Sickness.

00068

**LTD** means Long Term Disability.

00070

**Male pronoun**, whenever used, includes the female.

00071

**Material and Substantial Duties** means duties that:

1. are normally required for the performance of Your Regular Occupation; and
2. cannot be reasonably omitted or modified, except that if You are required to work on average in excess of 40 hours per week, We will consider You able to perform that requirement if You have the capacity to work 40 hours.

00072

**Maximum Capacity** means, based on Your restrictions and limitations:

1. During the first 24 consecutive months of Monthly Benefit payments, the greatest extent of work You are able to do in Your Regular Occupation; and
2. Beyond 24 consecutive months of Monthly Benefit payments, the greatest extent of work You are able to do in any Gainful Occupation.

00073

**Maximum Medical Improvement** is the level at which, based on reasonable medical probability, further material recovery from, or lasting improvement to, an Injury or Sickness can no longer be reasonably anticipated.

00074

**Maximum Period Payable**, as shown in the Schedule of Benefits, means the longest period of time that We will make payments to You for any one period of Disability.  
00075

**Mental Disorder** means a disorder found in the current diagnostic standards of the American Psychiatric Association.  
00076

**Monthly Benefit** means the LTD Monthly Benefit shown in the Schedule of Benefits which applies to You.  
00077

**Monthly Earnings** means Your gross monthly income from Your Employer in effect just prior to Your Date of Disability. It includes Your total income before taxes and any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, any other extra compensation, or income received from sources other than Your Employer.  
00078

**Net LTD Monthly Benefit** means the Gross LTD Monthly Benefit less the Deductible Sources of Income.  
00079

**Participation in a Riot** shall include promoting, inciting, conspiring to promote or incite, aiding, abetting, and all forms of taking part in, but shall not include actions taken in defense of public or private property, or actions taken in defense of the person of the insured, if such actions of defense are not taken against persons seeking to maintain or restore law and order including but not limited to police officers and firemen.  
00080

**Pre-existing Condition** means a condition which:

1. was caused by, or results from a Sickness or Injury for which You received medical treatment, or advice was rendered, prescribed or recommended whether or not the Sickness was diagnosed at all or was misdiagnosed within 3 months prior to Your effective date; and
2. results in a Disability which begins in the first 12 months after Your effective date.

00081

**Regular Occupation** means the occupation that You are routinely performing when Your Disability begins. We will look at Your occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific Policyholder or at a specific location.  
00082

**Rehabilitation Plan** means a written agreement between You and Us. Its purpose is to assist You in returning to Gainful Employment. The Rehabilitation Plan will outline the time and dates of the vocational rehabilitation services, Our responsibilities, Your responsibilities and the responsibilities of any third party which might be involved. The Rehabilitation Plan will be at Our expense, at the expense of the third party, or a shared expense of Ours and a third party. The Rehabilitation Plan may include the Day Care Expense Benefit.  
00083-MI

**Retirement Plan** means a plan which provides retirement benefits to Employees and is not funded wholly by Employee contributions.  
00084

**Riot** shall include all forms of public violence, disorder or disturbance of the public peace, by three or more persons assembled together, whether or not acting with common intent and whether or not damage to persons or property or unlawful act or acts is the intent or the consequence of such disorder.  
00085

**Schedule of Benefits** means the schedule which is a part of this certificate.  
00086

**Sickness** means Sickness or disease causing Disability which begins while You are covered under the Policy.  
00087

**Spouse** means lawful Spouse.  
00091a

**Substance Abuse** means a pattern of pathological use of alcohol or other psychoactive drugs resulting in impairment of social and/or occupational functioning; debilitating physical condition; inability to abstain from or reduce consumption of the substance; or the need for daily substance use for adequate functioning.

00092

**Waiting Period** as shown in the Schedule of Benefits means the continuous length of time immediately before Your Effective Date during which You must be in an Eligible Class. Any period of time prior to the Policy Effective Date You were Actively at Work for Your Employer will count towards completion of the Waiting Period.

00093

**We, Our** and **Us** mean the Dearborn Life Insurance Company, Chicago, Illinois.

00094

**You, Your** and **Yours** means the Employee to whom this certificate is issued and whose insurance is in force under the terms of the Policy.

00095

**END OF CERTIFICATE**

Administrative Office:

**701 E. 22nd Street • Lombard, Illinois 60148**