

Group Long-Term Disability Insurance

Employer-funded and employee-paid plans

Whether due to accident or illness, an extended absence from work can put significant strain on an employee's assets and your business's productivity. But with long-term disability (LTD) coverage, both are protected.

Available on both employer-funded and employee-paid basis, Group LTD insurance offers the protection of a solid disability income policy with additional advantages such as rehabilitation benefits and workplace modification provisions. And our Employee Assistance Program (EAP) is designed to help you increase productivity by helping employees achieve an optimal work/life balance, something that benefits everyone involved.



Coverage from All Angles

When everything you need is in one place, life is just easier for you and your employees. Our integrated group disability offering — group short-term disability (STD), long-term disability and Family Medical Leave Act (FMLA) Administration program — helps make running your business and benefiting your employees a bit easier. One in-house disability claims center makes all aspects of claims management — from intake to reporting — more convenient and more efficient. We also help ease the burden of managing your disability benefits by utilizing a single claims form serving both STD and LTD, endorsing a paperless environment for accurate and effective claims management, and operating a co-located call center for all claims-related customer service. Because our STD, LTD and FMLA offerings are fully integrated, you will save time, money and energy.

In addition, statutory disability plans are available in NY (DBL) and NJ (TDB).

Policy Highlights

- Return-to-work provisions to assist employees' transition to the workplace.
- Waives disability premiums during any covered disability.
- Convenient direct deposit option for employees.
- Seamless waiver of life premium claim workflow (disability and life clients).
- Multi-channel claim intake via Web, phone, fax and mail.¹
- Option to enhance your LTD offering with the Income PLUS disability rider.
- EAP with Work/Life resource and referral services.
- FICA Match Services available for 100-plus STD/LTD employer-funded coverage.

For more information, contact your agent, broker or representative, or visit www.aigbenefits.com.



Group Long-Term Disability Employer-Funded Plan Provisions²

	2–9 Employees	10–499 Employees ³	500-Plus Employees
Elimination period	<ul style="list-style-type: none"> • 180 days (standard) • 90 days 	<ul style="list-style-type: none"> • 180 days (standard) • 90 days, 365 days • End of salary continuation / sick pay 	<ul style="list-style-type: none"> • 180 days (standard) • 90 days, 120 days, 150 days, 365 days • End of salary continuation / sick pay
Benefit percentage	<ul style="list-style-type: none"> • 60% of monthly earnings (standard) • 40%, 50% 	<ul style="list-style-type: none"> • 60% of monthly earnings (standard) • 40%, 50%, 66²/₃% 	<ul style="list-style-type: none"> • 60% of monthly earnings (standard) • 40%, 50%, 66²/₃%
Maximum weekly benefit	Up to \$6,000	<ul style="list-style-type: none"> • Up to \$6,000 (standard) • Up to \$10,000 (options vary by group) 	<ul style="list-style-type: none"> • Up to \$6,000 (standard) • Up to \$10,000 (options vary by group) • Higher amounts may be available (options vary by group)
Regular occupation period	24 months	<ul style="list-style-type: none"> • 24 months (standard) • 12 months, 36 months, 60 months • Unlimited (options vary by group) 	<ul style="list-style-type: none"> • 24 months (standard) • 12 months, 36 months, 60 months • Unlimited (options vary by group)
Benefit duration	<ul style="list-style-type: none"> • SSNRA (standard) • To age 65/ADEA1 	<ul style="list-style-type: none"> • SSNRA (standard) • To age 65/ADEA1 • 2 years, 5 years 	<ul style="list-style-type: none"> • SSNRA (standard) • To age 65/ADEA1 • 2 years, 5 years
Pre-existing condition exclusion	3/12	<ul style="list-style-type: none"> • 3/12 (standard) • Various options by group and state 	<ul style="list-style-type: none"> • 3/12 (standard) • Various options by group and state
Rehabilitation program	<ul style="list-style-type: none"> • With rehabilitative benefits, 5% for 12 months • With child care expenses, up to \$500 per month 	<ul style="list-style-type: none"> • With rehabilitative benefits, 5% for 12 months • With child care expenses, up to \$500 per month 	<ul style="list-style-type: none"> • With rehabilitative benefits, 5% for 12 months • With child care expenses, up to \$500 per month
Return-to-work incentive	Applies first 12 months of disability payments	Applies first 12 months of disability payments	Applies first 12 months of disability payments
Definition of disability	<ul style="list-style-type: none"> • Zero-day residual (standard) • Loss of earnings and loss of duties (standard) 	<ul style="list-style-type: none"> • Zero-day residual (standard) • Loss of earnings and loss of duties (standard) • Loss of earnings or loss of duties 	<ul style="list-style-type: none"> • Zero-day residual (standard) • Loss of earnings and loss of duties (standard) • Loss of earnings or loss of duties
Earnings test	80/60	<ul style="list-style-type: none"> • 80/60 (standard) • 80/80 	<ul style="list-style-type: none"> • 80/60 (standard) • 80/80
Waiver of DI premium	Included	Included	Included
Minimum monthly benefit	Greater of \$100 or 10% of the GMB	<ul style="list-style-type: none"> • Greater of \$100 or 10% of the GMB (standard) • \$50, \$100 	<ul style="list-style-type: none"> • Greater of \$100 or 10% of the GMB (standard) • \$50, \$100
Partial disability benefit	Proportionate loss	Proportionate loss	<ul style="list-style-type: none"> • Proportionate loss (standard) • Dollar-for-dollar • 50% offset
Workplace modification	Lesser of \$10,000 or the liability of the LTD claim	Lesser of \$10,000 or the liability of the LTD claim	Lesser of \$10,000 or the liability of the LTD claim
Conversion privilege	Not available	<ul style="list-style-type: none"> • Not included (standard) • Included (options vary by group) 	<ul style="list-style-type: none"> • Not included (standard) • Included (options vary by group)
Education benefit	Not available	<ul style="list-style-type: none"> • Not included (standard) • \$100, \$200, \$300, \$400, \$500 	<ul style="list-style-type: none"> • Not included (standard) • \$100, \$200, \$300, \$400, \$500

Group Long-Term Disability Employer-Funded Plan Provisions² (continued)

	2–9 Employees	10–499 Employees ³	500-Plus Employees
Survivor benefit	3 times monthly payment after 180 days of disability	3 times monthly payment after 180 days of disability	<ul style="list-style-type: none"> • 3 times monthly payment after 180 days of disability (standard) • 6 times monthly payment after 180 days of disability
COLA	Not available	<ul style="list-style-type: none"> • Not included (standard) • 1–3% or one-half of the consumer price index (CPI) (options vary by group) 	<ul style="list-style-type: none"> • Not included (standard) • 1–3% or one-half of the consumer price index (CPI) (options vary by group)
Catastrophic benefit	Not available	<ul style="list-style-type: none"> • Not included (standard) • 10–20% for 6 to 12 months (options vary by group) 	<ul style="list-style-type: none"> • Not included (standard) • 10–20% for 6 to 12 months (options vary by group)
Self-reported condition limitation	<ul style="list-style-type: none"> • 24 months lifetime (standard) • No limit 	<ul style="list-style-type: none"> • 24 months lifetime (standard) • No limit 	<ul style="list-style-type: none"> • 24 months lifetime (standard) • No limit
Mental/nervous, drug and alcohol limitations	24 months lifetime	24 months lifetime	<ul style="list-style-type: none"> • 24 months lifetime (standard) • 24 months mental/nervous only
Rate guarantee	<ul style="list-style-type: none"> • 24 months (standard) • 12 months 	<ul style="list-style-type: none"> • 24 months (standard) • 12 months 	<ul style="list-style-type: none"> • 24 months (standard) • 12 months
Income PLUS disability rider	Not available	Available (100-plus)	Available
Employee assistance program (EAP) ⁴	Not available	<ul style="list-style-type: none"> • Telephonic EAP/online Work/Life services (standard) • Telephonic EAP/telephonic Work/Life services • Face-to-face EAP/online Work/Life services 	<ul style="list-style-type: none"> • Telephonic EAP/online Work/Life services (standard) • Telephonic EAP/telephonic Work/Life services • Face-to-face EAP/online Work/Life services
My Life Values ⁵	Included	Not available	Not available

Group Long-Term Disability Employee-Paid Plan Provisions²

Elimination period	<ul style="list-style-type: none"> • 180 days (standard) 	<ul style="list-style-type: none"> • 90 days
Benefit percentage	<ul style="list-style-type: none"> • 60% of monthly earnings (standard) 	<ul style="list-style-type: none"> • 40%, 50%
Maximum monthly benefit	\$100 increments up to \$6,000	
Regular occupation period	24 months	
Benefit duration	<ul style="list-style-type: none"> • SSNRA (standard) 	<ul style="list-style-type: none"> • 2 years, 5 years
Pre-existing condition exclusion	<ul style="list-style-type: none"> • 3/12 (standard) 	<ul style="list-style-type: none"> • Various options by group and state
Rehabilitation program	<ul style="list-style-type: none"> • With rehabilitative benefits, 5% for 12 months • With child care expenses, up to \$500 per month 	
Return-to-work incentive	Applies first 12 months of disability payments	
Definition of disability	Zero-day residual, loss of earnings and loss of duties (standard)	
Waiver of DI premium	Included	
Minimum monthly benefit	Greater of \$100 or 10% of the GMB	
Partial disability benefit	Proportionate loss	
Workplace modification	Lesser of \$10,000 or the liability of the LTD claim	
Survivor benefit	3 times monthly payment after 180 days of disability	
Self-reported condition limitation	<ul style="list-style-type: none"> • 24 months lifetime (standard) 	<ul style="list-style-type: none"> • No limit

Group Long-Term Disability Employee-Paid Plan Provisions² (continued)

Mental/nervous, drug and alcohol limitation	24 months lifetime
Rate guarantee	<ul style="list-style-type: none"> • 24 months (standard) • 12 months
Income PLUS disability rider	Available (100-plus)

Group Income PLUS Disability Rider

The Group Income PLUS disability rider helps employees manage finances by providing a one-time, lump-sum benefit in the event of a disabling condition. This benefit is paid in addition to the underlying monthly LTD benefit and does not offset any other source of income. Additionally, with enhanced legal and financial resources included, employees have access to a wealth of tools and articles, as well as unlimited telephonic consultations with a network attorney, mediator or financial expert who can offer recommendations on how to best utilize their Income PLUS benefit.

With the flexibility of being offered on both an employer-funded and employee-paid basis, the Income PLUS disability rider offers an innovative approach for employers who prefer to maximize their LTD plan.

Employer-Funded and Employee-Paid Plan Provisions²

For Groups with 100-Plus Employees

Elimination period	180 days
Benefit percentage	<p>If your underlying LTD plan is then your Income PLUS Rider options are</p> <ul style="list-style-type: none"> • 40% 40%, 30%, 20%, 10% • 50% 30%, 20%, 10% • 60% 20%, 10% <p>Up to a total maximum benefit percentage of 80% between underlying LTD plan and the Income PLUS disability rider</p>
Benefit calculation basis	Monthly covered payroll x Income PLUS percentage x 12 = Income PLUS payment
Maximum benefit	\$120,000 (based on underlying LTD plan)
Benefit duration	One lifetime payment
Benefit integration	No offsets
Pre-existing condition exclusion	Same as underlying LTD plan
Partial disability calculation	Included, same as underlying LTD plan
Recurrence provisions	None
Definition of disability	Same as underlying LTD plan
Financial resources ⁴	<ul style="list-style-type: none"> • Legal and financial services with unlimited, free telephonic consultations • 25% off providers' fees for further service

Employee Assistance Program (EAP)

Program Highlights

- Help employees handle personal issues before they negatively impact the workplace. Master's- and doctoral-level counselors are available to advise employees and their family members with personal and work-related concerns that increase stress and impair performance.
- Give owners, managers and supervisors the tools and resources they need to address organizational needs and employee-related concerns.
- Attract and retain a stable workforce with employee benefits that showcase your commitment to personal support and growth.

Program Options²

	Core Program Telephonic EAP with Online Work/Life Services⁴	Buy-Up Option 1 Telephonic EAP with Full Work/Life Services⁴	Buy-Up Option 2 Face-to-Face EAP with Full Work/Life Services⁴
24/7 toll-free access to M.A.- or Ph.D.-level counselor for assessment, referrals, and counseling for personal and professional issues.	✓	✓	Same as core program, plus in-person counseling with a network affiliate
Comprehensive online and telephonic employer resources including management consultations, employee referrals for performance issues and online tools for managers.	✓	✓	✓
Legal and financial services include a 30-minute free consultation with a network attorney, CPA or financial expert and 25 percent off providers' fees thereafter. Services include will prep.	✓	✓	✓
Work/Life services for help with daily issues from child care to adult care to education to home repairs. Online services include the interactive My Child Care Assistant SM and My Elder Care Assistant SM to help participants assess their concerns and find local resources.	✓	Same as core program, plus telephonic access to Work/Life specialists for assessment, consultation, referrals to local resources with availability screening and educational packets	Same as core program, plus telephonic access to Work/Life specialists for assessment, consultation, referrals to local resources with availability screening and educational packets
Online access to over 70 locators to find local resources, thousands of articles, newsletters, quizzes, interactive assessments, Cool Minds SM site for children, Think Global SM , and multimedia tools including webinars, podcasts and audio files.	✓	✓	✓
EAP counselors follow up with all members to ensure satisfaction.	✓	✓	✓

Pre-existing Conditions and Exclusions

(state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges.
- Received medical treatment, consultation, care or services, including diagnostic measures.
- Took prescribed drugs or medicines.

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.

Exclusions and Assumptions

- Evidence of insurability is required for all late entrants.
- The group policy does not cover any disability caused by, contributed to by or resulting from:
 - Loss of professional license, occupational license or certification.
 - Intentionally self-inflicted injuries, while sane or insane.
 - Active participation in a riot.
 - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law.
 - Insurrection, war, declared or undeclared, or any act of war.
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction.

Monthly benefit based on a percentage of employee earnings or flat amount, if elected. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. The monthly benefit will be reduced by the amount of any income the insured received or is entitled to receive that month from sources including Federal Social Security Act or the Railroad Retirement Act, the disability sickness laws of any state, workers' compensation, or a mandatory state auto reparation or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources.

1. Web available for groups with 100 or more employees, and requires an eligibility feed.
2. Plan provisions are subject to state insurance law, and may vary due to such law.
3. Additional options may be available for groups with 100-plus employees.
4. EAP and Work/Life services are provided by Harris Rothenberg International (HRI), Inc. HRI is a separate and unrelated entity.
5. Provides online access to valuable Work/Life resources and retail discounts from Work & Family Benefits, Inc. — all at no additional cost. Not an insurance product.

Policies issued by:

American General Life Insurance Company

Houston, Texas

Policy form number: G-DIS-41000 and G-DIS-41030

The United States Life Insurance Company in the City of New York

New York, New York

Policy form numbers: G-DIS-31000 and G-DIS-31030

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The underwriting risks, financial and contractual obligations, and support functions associated with products issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York are the issuing insurer's responsibility. The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Not all policies are available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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