

## AIG Group Long-Term Disability Insurance



An employee's ability to earn income is his or her most valuable asset — and by offering *AIG Group Long-Term Disability* insurance, employers can help employees protect that asset should a disability prevent them from working.

If an employee is unable to work due to illness or injury for an extended period of time, the resulting loss of income can create considerable financial challenges for his or her family. Long-term disability insurance helps employees manage this risk by providing a level monthly benefit in case of a disabling condition.

Available on both employer-funded and employee-paid platforms, *AIG Group Long-Term Disability* insurance offers the protection of a solid disability income policy, plus additional advantages such as rehabilitation benefits and workplace modification provisions. And a series of powerful return-to-work incentives encourages employees to return to their duties as soon as their condition permits.

Best of all, *AIG Group Long-Term Disability* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: **AIG Employee Benefit Solutions®**

### Policy Highlights

- Offered on both employer-funded and employee-paid platforms
- Pays a monthly benefit directly to the insured
- Return-to-work provisions to assist employees transition to the workplace
- Flexible plan designs
- Waives disability premiums during any covered disability
- My Life Values<sup>SM</sup> provides online access to valuable work-life resources and retail discounts from Work & Family Benefits, Inc. — all at no additional cost<sup>1</sup>

For more information on *AIG Group Long-Term Disability* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit [www.aigebs.com](http://www.aigebs.com).

<sup>1</sup>Not an insurance product.

# Employer-Funded Plans

## Employer-Funded Plan Provisions

<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>• 180 days (standard for all groups)</li> <li>• 120, 150, 365 days (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>• 90 days</li> </ul>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>• 60% of monthly earnings (standard for all groups)</li> <li>• 66<sup>2</sup>/<sub>3</sub>% of monthly earnings (10+ insured only)</li> </ul>	<ul style="list-style-type: none"> <li>• 40%, 50% of monthly earnings</li> </ul>
<b>Maximum Monthly Benefit</b>	<ul style="list-style-type: none"> <li>• Up to \$6,000 (standard for all groups)</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$10,000 (options vary by group)</li> </ul>
<b>Regular Occupation Period</b>	<ul style="list-style-type: none"> <li>• 24 months (standard for all groups)</li> <li>• 12, 36, 60 months (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited (options vary by group)</li> </ul>
<b>Benefit Duration</b>	<ul style="list-style-type: none"> <li>• To age 65/ADEA1</li> <li>• 2 years (10+ insured only)</li> </ul>	<ul style="list-style-type: none"> <li>• 5 years (10+ insured only)</li> <li>• SSNRA (standard for all groups)</li> </ul>
<b>Pre-existing Condition Exclusion</b>	<ul style="list-style-type: none"> <li>• 3/12 (standard for all groups)</li> <li>• 3/6/12, 12/6/12, 3/3/24, 3/6/24, 6/12, 6/24, 24/24 (10+ insured only)</li> <li>• 12/6/24</li> </ul>	<ul style="list-style-type: none"> <li>• 12/12</li> <li>• 12/24</li> </ul>
<b>Rehabilitation Program</b>	<ul style="list-style-type: none"> <li>• With rehabilitative benefits (standard for all groups)</li> </ul>	<ul style="list-style-type: none"> <li>• With child care expenses (standard for all groups)</li> </ul>
<b>Return-to-Work Incentive</b>	<ul style="list-style-type: none"> <li>• Applies first 12 months of disability payments</li> </ul>	
<b>Definition of Disability</b>	Zero-day residual (standard for all groups)	
<b>Waiver of DI Premium</b>	Included	
<b>Minimum Monthly Benefit</b>	<ul style="list-style-type: none"> <li>• The greater of \$100 or 10% of the GMB (standard for all groups)</li> <li>• \$50, \$100 (10+ insured only)</li> </ul>	
<b>Partial Disability Benefit</b>	<ul style="list-style-type: none"> <li>• Proportionate loss (standard for all groups)</li> <li>• 50% offset (10+ insured only)</li> </ul>	<ul style="list-style-type: none"> <li>• Dollar-for-dollar offset (10+ insured only)</li> </ul>
<b>Workplace Modification</b>	\$10,000 or the liability of the LTD claim (standard for all groups)	
<b>Conversion Privilege</b>	<ul style="list-style-type: none"> <li>• No (standard for all groups)</li> </ul>	<ul style="list-style-type: none"> <li>• Optional (10+ insured only)</li> </ul>
<b>Education Benefit</b>	<ul style="list-style-type: none"> <li>• Excluded (standard for all groups)</li> <li>• \$100, \$200, \$300, \$400, \$500 (10+ insured only)</li> </ul>	
<b>Survivor Gross Benefit</b>	<ul style="list-style-type: none"> <li>• 3 times monthly payment after 180 days of disability (standard for all groups)</li> <li>• 6 months (10+ insured only)</li> </ul>	
<b>Self-Reported Limitation</b>	<ul style="list-style-type: none"> <li>• None</li> <li>• 12 months</li> </ul>	<ul style="list-style-type: none"> <li>• 24 months lifetime (standard for all groups)</li> </ul>
<b>Mental/Nervous, Drug and Alcohol Limitations</b>	<ul style="list-style-type: none"> <li>• 24 months lifetime (standard for all groups)</li> <li>• 12 months per occurrence (10+ insured only)</li> </ul>	<ul style="list-style-type: none"> <li>• 12 months mental/nervous only (10+ insured only)</li> <li>• 24 months mental/nervous only (10+ insured only)</li> </ul>
<b>Rate Guarantee</b>	<ul style="list-style-type: none"> <li>• 12 months</li> <li>• 24 months (standard for all groups)</li> </ul>	



## Employee-Paid Plans

Employee-Paid Plan Provisions	
<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>• 90 days</li> <li>• 180 days (standard for all groups)</li> </ul>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>• 40% of monthly earnings</li> <li>• 50% of monthly earnings</li> <li>• 60% of monthly earnings (standard for all groups)</li> </ul>
<b>Maximum Monthly Benefit</b>	\$100 increments up to \$6,000
<b>Benefit Duration</b>	<ul style="list-style-type: none"> <li>• 2 years</li> <li>• 5 years</li> <li>• To age 65/ADEA1</li> <li>• SSNRA (standard for all groups)</li> </ul>
<b>Pre-existing Condition Exclusion</b>	<ul style="list-style-type: none"> <li>• 12/6/24 (standard for all groups)</li> <li>• 3/12</li> <li>• 12/12</li> <li>• 12/24</li> </ul>
<b>Rehabilitation Program</b>	With rehabilitative benefits
<b>Return-to-Work Incentive</b>	Applies first 12 months of disability payments
<b>Definition of Disability</b>	Zero-day residual
<b>Waiver of DI Premium</b>	Included
<b>Minimum Monthly Benefit</b>	The greater of \$100 or 10% of the GMB
<b>Partial Disability Benefit</b>	Proportionate loss
<b>Workplace Modification</b>	Maximum \$10,000 or the liability of the LTD claim
<b>Survivor Gross Benefit</b>	3 times monthly payment after 180 days of disability
<b>Self-Reported Limitation</b>	24 months lifetime
<b>Mental/Nervous, Drug and Alcohol Limitation</b>	24 months lifetime
<b>Rate Guarantee</b>	<ul style="list-style-type: none"> <li>• 12 months</li> <li>• 24 months (standard for all groups)</li> </ul>

## 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. AIG absorbs medical underwriting for timely entrants only.
- 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. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. No LTD benefits will be paid if a disability is due to an intentionally self-inflicted injury; a war or an act of war; committing a crime or an attempt to do so. 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.



AIG Employee Benefit Solutions insurance products underwritten by:

**AIG Life Insurance Company** Wilmington, Delaware

**American International Life Assurance Company of New York** New York, New York

*Member companies of American International Group, Inc.*

[www.aigebs.com](http://www.aigebs.com)

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.

Policy form series numbers: G-DIS-31000 and G-DIS-41000

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own financial condition and contractual obligations.

AIG Life Insurance Company does not solicit business in the state of New York.