

Long Term Disability Insurance - Benefit Summary

Prepared for: St Johns River Water Management

Eligibility

To be eligible, you must be an active employee working a minimum of 16 hours per week.

Coverage Eligibility Date

You are benefit eligible as follows:

- Senior Management Employees: upon the first day of active employment.
- All Others: the first of the month following 30 days of active employment, unless hired on February 1st, then eligible on March 1st.

Benefit Amount

66-2/3% of your basic monthly earnings, up to a maximum monthly benefit of \$9,400.

Pre-Existing Conditions

Definition: A pre-existing condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 3-month period prior to your effective date of coverage. **Coverage under this plan:** You cannot receive benefits due to a pre-existing condition until you have been continuously covered under the group policy for at least 12 months and been actively at work for at least one day after the end of the 12 months.

Definition of Disability

As a result of physical disease, injury, mental disorder, substance abuse or pregnancy, you are considered disabled if you are unable to perform one or more of the material duties of your *Own Occupation* during your *Own Occupation Period*. After your *Own Occupation Period* ends, you are still considered disabled only if you are unable to perform one or more of the material duties of *Any Occupation*. Please see your certificate of insurance for full definition.

Own Occupation Period

From the end of the Elimination Period to the end of the Maximum Benefit Period.

Earning Income While Disabled

Benefits are reduced by other income you may receive during a disability, including Social Security or a State Retirement Disability benefit plan. See your certificate of insurance for details.

Minimum Monthly Benefit

\$100/month

Elimination Period

Benefits will begin 90 days after suffering a covered illness or accident.

How Long Benefits Will Be Paid

If you are Disabled prior to age 61, benefits may continue to age 65 or the Social Security Normal Retirement Age. If Disabled on or after age 61, refer to Maximum Benefit Period in the Schedule of Benefits of certificate of insurance.

Additional Benefits*

- Survivor Benefit
- Rehabilitation Benefit
- Reasonable Accommodation Expense Benefit

**See certificate of insurance for definitions*

When Coverage Ends

Coverage ends the date on the earliest of the following: your Employer's coverage ends; the date you cease to be an Eligible Person; the date your premium payment is not paid when required; or the date you retire.

Questions

Contact Ochs

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Exclusions

- A. War.
- B. Criminal Conduct.
- C. Military Leave.
- D. Imprisonment.
- E. Intentionally Self-Inflicted Injury-Suicide.
- F. Pre-existing Conditions.

Limitations

- A. **Mental Disorders and Substance Abuse.** LTD Benefit payments based on a Mental Disorder or Substance Abuse are limited to 12 months during your lifetime. Other limitations may apply.
- B. **Special Conditions:** If not Hospital confined, LTD Benefit payments based upon a Special Condition as defined in the certificate of insurance are limited to 12 months during your lifetime. Other limitations may apply.
- C. **Foreign Residency.** Payment of LTD Benefits is limited to 6 months while you reside outside of the United States or Canada.
- D. **Payment Limit.** If you are working during a covered Disability, in no event will the LTD Benefit plus Deductible Income plus Work Earnings exceed 100% of Pre-disability Earnings.



Policy underwritten by:

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions and limitations, refer to the certificate of insurance GLDI-C200-(0413)-FL as issued by your employer.