



**Emerson College
 Life and Accidental Death and
 Dismemberment Insurance (AD&D)
 Long Term Disability Insurance
 Policy No. 101238**

President, Vice Presidents and all other administrative and support staff who regularly work a minimum of 26 hours a week; full-time ECCAAUP Bargaining Unit Faculty Members; Chairs and Full-time Faculty Members on “Returning” TERM Contracts.

Waiting Period: **Life/AD& D Insurance**
 Administrative/Support Staff – 1st of month after date of hire
 Full-time Faculty – 12 Months

Definition of Earnings: **Long Term Disability Insurance**
 Eligible Faculty & Staff – 6 months
 Base salary (Faculty = base contract salary)
Contributions: Premiums are paid for by the employer

Benefit: **Life Insurance and AD&D Insurance**
 2 times annual earnings rounded to the next higher \$1,000 to a maximum of \$ 500,000
 (AD&D coverage is the same as above)

Non-Medical Maximum: \$ 500,000

Reduction Formula: Benefit amount reduced to 65% at age 70.
 50% at age 75

Monthly Benefit: **Long Term Disability**
 60% of monthly earnings: maximum of \$7,500/month (Class 2)
 maximum of \$12,500/month (Class 1)

Elimination Period: 180 days

Duration of Benefits:

AGE AT DISABILITY	DURATION OF BENEFITS (In Years)
Less than 60	To age 65
60	5
61	4
62	3 1/2
63	3
64	2 1/2
65	2
66	1 3/4
67	1 1/2
68	1 1/4
69 or older	1 year

Definition of Disability:

You are disabled when UNUM determines that:

- you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
- you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.

Mental & Nervous Limitations:

None

Pre-existing Condition Exclusion:

Benefits will not be paid for any disability that commences within 12 months of your effective date of insurance if you receive any medical treatment or consultation for the condition causing the disability during the 3 month period immediately prior to your effective date. Continuity of coverage applies for present employees.

ADDITIONAL FEATURES:

LifeBalance Program: Available to you and your family, this program helps you address life's daily challenges, from workplace stress to family issues like parenting, education, aging, financial and legal questions, addiction and recovery and emotional health.

Universal Access Card: One source wallet card for LifeBalance and Assist America.

Assist America: This 24-hour network of emergency medical and legal resources offers valuable protection for you and your family when you travel more than 100 miles from home.

Portability: Allows employees and their dependents to continue their coverage after they terminate or reduce their hours. Portability is not offered to insureds who have a sickness or injury under the terms of the plan.

Conversion: When your group life insurance terminates or the amount of coverage you have is reduced, you can convert your coverage to an individual whole life policy. Your life insurance coverage under your employer's group policy remains in effect for 31 days after the date of termination.

****Delayed Effective Date for Insurance --** The effective date of any initial, increased or additional insurance will be delayed for an employee if he is not in active employment because of injury, sickness, a temporary layoff or leave of absence on the date the insurance was to take effect. The initial, increased or additional insurance will start on the date the employee returns to active employment.

Please note: This is a summary of benefits and for a full description of your benefits. For a complete summary plan description booklet, go to www.emerson.edu/hr or contact the Office of Human Resources at (617) 824-8580.