

# GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on December 21, 2016.

## POLICY INFORMATION

Policyholder:	Lake Forest College
Policy Effective Date:	January 1, 2017
Policy Anniversary:	January 1
Policy Number:	GLTD-B4JN
Group Number:	G000B4JN
Policy Year:	January 1 through January 1
Classification:	All Eligible Employees
Minimum Work Hours Required:	30 hours per week
Eligibility Present Waiting Period:	none
Eligibility Future Waiting Period:	none
When Insurance Begins:	the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The later of: <ul style="list-style-type: none"> <li>a) 90 Dayscalendar days; or</li> <li>b) the date Your short-term Disability ends.</li> </ul>

## BENEFITS

Monthly Benefit Percentage:	66 2/3%																				
Maximum Monthly Benefit:	\$15,000																				
Minimum Monthly Benefit:	\$100/10%																				
Maximum Benefit Period:	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><b>Age at Disability</b></th> <th style="text-align: left;"><b>Maximum Benefit Period</b></th> </tr> </thead> <tbody> <tr> <td>61 or less.....</td> <td>to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;</td> </tr> <tr> <td>62.....</td> <td>Your SSNRA, or 3 years and 6 months, whichever is longer;</td> </tr> <tr> <td>63.....</td> <td>Your SSNRA, or 3 years, whichever is longer;</td> </tr> <tr> <td>64.....</td> <td>Your SSNRA, or 2 years and 6 months, whichever is longer;</td> </tr> <tr> <td>65.....</td> <td>2 years;</td> </tr> <tr> <td>66.....</td> <td>1 year and 9 months;</td> </tr> <tr> <td>67.....</td> <td>1 year and 6 months;</td> </tr> <tr> <td>68.....</td> <td>1 year and 3 months;</td> </tr> <tr> <td>69 or older.....</td> <td>1 year.</td> </tr> </tbody> </table>	<b>Age at Disability</b>	<b>Maximum Benefit Period</b>	61 or less.....	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;	62.....	Your SSNRA, or 3 years and 6 months, whichever is longer;	63.....	Your SSNRA, or 3 years, whichever is longer;	64.....	Your SSNRA, or 2 years and 6 months, whichever is longer;	65.....	2 years;	66.....	1 year and 9 months;	67.....	1 year and 6 months;	68.....	1 year and 3 months;	69 or older.....	1 year.
<b>Age at Disability</b>	<b>Maximum Benefit Period</b>																				
61 or less.....	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;																				
62.....	Your SSNRA, or 3 years and 6 months, whichever is longer;																				
63.....	Your SSNRA, or 3 years, whichever is longer;																				
64.....	Your SSNRA, or 2 years and 6 months, whichever is longer;																				
65.....	2 years;																				
66.....	1 year and 9 months;																				
67.....	1 year and 6 months;																				
68.....	1 year and 3 months;																				
69 or older.....	1 year.																				
Own Occupation Definition:	2 years																				
Family Care Benefit:	Included																				
Retirement Income Protection:	10% not to exceed \$1,000																				
Survivor Benefit:	3 months																				

Vocational Rehabilitation Benefit: 5%

**LIMITATIONS/EXCLUSIONS**

Alcohol/Drug Abuse/Substance Abuse Limitation: 24 months  
Mental Disorder Limitation: 24 months  
Pre-existing Condition Exclusion: 3/12