

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 July 23, 2018.

POLICY INFORMATION

Policyholder:	Lake Forest College
Policy Effective Date:	January 1, 2017
Policy Anniversary:	January 1
Policy Number:	GLTD-B4JN
Group Number:	G000B4JN
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"> a) 90 calendar days; or b) the date Your short-term Disability ends.

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;">Age at Disability</th> <th style="text-align: left;">Maximum Benefit Period</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>	Age at Disability	Maximum Benefit Period	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.
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Own Occupation Definition:	2 years																				

Family Care Benefit:	Included
Retirement Income Protection:	Employees earning \$54,000 or less; 9% not to exceed \$1,000 Employees earning between \$54,001 and \$160,000; 8% not to exceed \$1,000 Employees earning more than \$160,000; 7% 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