



Long-Term Disability Insurance

FOR EMPLOYEES OF UNIVERSITY OF DALLAS

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES	
Eligibility Requirement	You must be actively working a minimum of 30 hours per week to be eligible for coverage.
Premium Payment	Your employer pays 100% of the premium for core coverage, and you pay 100% of the premium for buy-up coverage through easy payroll deduction. The premium amounts below reflect your contributions to the cost of the buy-up insurance.
BENEFITS	
Elimination Period	Your benefits begin on the later of 180 calendar days after the onset of your disabling injury or illness or the date your short term disability ends.
Monthly Benefit	<p>This long-term disability plan is a “core/buy-up” plan. “Core” benefits offer a basic level of income protection, and are paid for by your employer. You also have the option to enroll for “buy-up” benefits, which allow you to increase your level of income protection, through the convenience of affordable group rates and payroll deduction of premium.</p> <p>Under the core plan, your benefit is equivalent to 50% of your before-tax monthly earnings, not to exceed the plan’s maximum monthly benefit amount less other income sources.</p> <p>If you enroll for the buy-up plan, your total monthly benefit is equivalent to 60% of your before-tax monthly earnings, not to exceed the plan’s maximum monthly benefit amount less other income sources.</p> <p>The premium for your long-term disability coverage is waived while you are receiving benefits.</p>
Maximum Monthly Benefit	Under the core plan, your maximum monthly benefit is \$2,500. If you enroll for the buy-up plan, your maximum benefit increases to \$5,000.
Minimum Monthly Benefit	\$100/10%
Maximum Benefit Period	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.
Partial Disability Benefits	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits.
DEFINITIONS	
Own Occupation	2 Years
Own Occupation Earnings Test	99%
Definition of Monthly Earnings	Monthly earnings for salaried employees is the gross annual salary in effect immediately prior to the date disability begins, divided by 12. Monthly earnings for hourly employees is the hourly rate of pay multiplied by the average number of hours worked during the 12 month period immediately prior to the date disability begins. If employed for part of the prior 12 month period, monthly earnings is the hourly rate of pay multiplied by the average number of hours worked.
FEATURES	
Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 10%.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor.

SERVICES

Travel Assistance	The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country.
Hearing Discount Program	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aides and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

BUY-UP LONG-TERM DISABILITY PREMIUM CALCULATION

Use the rates in the Age/Premium Factor Table to calculate your premium for buy-up long-term disability coverage in the worksheet below, using the example as a guide.

SEMI-MONTHLY PREMIUM CALCULATION BUY-UP PLAN		EXAMPLE <i>(42-year-old employee earning \$40,000 a year)</i>
List your monthly earnings (Maximum is \$8,333.33)	\$ _____	\$ 3,333.33
Multiply by the premium factor*	_____	0.0005
Your Estimated Semi-Monthly Premium**	\$ _____	\$ 1.67

AGE	PREMIUM FACTOR
< 30	0.0002
30 - 34	0.0004
35 - 44	0.0005
45 - 49	0.0006
50 - 64	0.0011
65+	0.0012

*Your employer contributes 0 percent to the cost of this coverage. The information shown above is your cost only.

**This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.