

# GROUP VOLUNTARY 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 April 1, 2015.

## POLICY INFORMATION

Policyholder:	City of Charleston WV
Policy Effective Date:	January 1, 2015
Policy Anniversary:	January 1
Policy Number:	GUPR-AV89
Group Number:	G000AV89
Classification:	All Eligible Active Full-Time City Employees
Minimum Work Hours Required:	2,080.00 hours per year
Eligibility Present Waiting Period:	None
Eligibility Future Waiting Period:	None
When Insurance Begins:	the first day of the month that follows 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 calendar days; or</li> <li>b) the date Your short-term Disability ends.</li> </ul>

## BENEFITS

Monthly Benefit Percentage:	60%								
Maximum Monthly Benefit:	\$5,000								
Minimum Monthly Benefit:	\$100/15%								
Maximum Benefit Period:	<table border="0" style="display: inline-table; vertical-align: top;"> <tr> <td style="text-align: right;"><b>Age at Disability</b></td> <td style="text-align: left;"><b>Maximum Benefit Period</b></td> </tr> <tr> <td>Under 65.....</td> <td>2 years;</td> </tr> <tr> <td>68.....</td> <td>to age 70;</td> </tr> <tr> <td>69 and over.....</td> <td>1 year.</td> </tr> </table>	<b>Age at Disability</b>	<b>Maximum Benefit Period</b>	Under 65.....	2 years;	68.....	to age 70;	69 and over.....	1 year.
<b>Age at Disability</b>	<b>Maximum Benefit Period</b>								
Under 65.....	2 years;								
68.....	to age 70;								
69 and over.....	1 year.								
Own Occupation Definition:	2 years								
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:	12/12

