


LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT

	<h3>Long Term Disability Benefit Highlights</h3>
Eligibility	All active full-time employees regularly working 40 hours per week and all active part-time employees regularly working 20 hours per week.
CIGNA Effective Date	Effective January 1, 2014. Coverage for new hires is effective upon completion of Lexington Fayette Urban County Government's waiting period.
Funding	You pay for the full cost of this coverage.
Benefit Percentage & Monthly Maximum	Your LTD plan replaces 60% of your gross monthly earnings up to a maximum of \$5,000 per month.
Elimination Period	Benefits begin for disabilities caused by an accident or sickness after the 90 th calendar day.
Definition of Disability	Disability means that due to a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your covered earnings from working in your regular occupation. After benefits have been payable for 24 months, you are considered disabled if due to your injury or sickness, you are unable to perform the material duties of any occupation for which you are qualified by education, training or experience, and you are unable to earn 80% or more of your covered earnings.
Benefit Duration	As long as you remain disabled, LTD benefit payments will continue until the later of your Social Security Normal Retirement Age or the Maximum Payment schedule in your policy.
Coverage Basis	You are covered under this policy for 24 hours-a-day for disabling injuries and illnesses.
Minimum Benefit	If disabled, you are guaranteed a minimum monthly benefit equal to the greater of a 10% benefits or \$100.
Social Security Offset	Your monthly benefit is reduced by any amount you receive from Social Security Disability Income (SSDI) including dependent awards. Comprehensive SSDI assistance is provided.
Disabled & Working Benefits	Included as part of the definition of disability; you do not need to be totally disabled to qualify for, and subsequently receive, long-term disability benefits.
Return to Work Incentive Benefit	Provided to a claimant who is working part-time in an approved occupation. The benefit plus part-time earnings replaces 100% of your pre-disability earnings for up to 24 months.
Rehabilitation Plan	While the terms and specifics of each Rehabilitation Plan are unique to each individual, the Rehabilitation Plan may at CIGNA's discretion allow payment of the employee's medical, education, moving, retraining, accommodation or family care expenses by CIGNA and can consist of educational, vocational, physical rehabilitation or other services.
Pre-Existing Condition Limitation Period	Applies to new hires only and employees with less than 24 months of eligibility. Any condition for which you received specific medical treatment, treat with prescription medication, or for which you consult with a physician up to 12 months prior to your coverage becoming effective is not covered during your first 24 months, unless during this time you went 12 consecutive months treatment free..
Taxability	Benefits received through your LTD program are not considered taxable income by the IRS when you pay for the premium on a post-tax basis.
Healthy Rewards®	Offers discounts on a range of health and wellness-related services and products, including discounts on Weight Watchers and smoking cessation programs, chiropractic care, anti-cavity products, power toothbrushes, fitness club memberships, hearing and vision care, massage therapy, acupuncture, pharmacy, vitamins, and more.
Identity Theft Plan	Resolution Services include access to personal case managers who will work with employees and their covered family members to resolve identity theft issues.
Will Prep Services	Online, interactive tools help you and your spouse create a will, financial power of attorney, and other legal documents at no cost to you.

This information is a brief description of the important features of this plan. It is not a contract. Terms and conditions of the coverage are set forth in Group Policy No. VDT-961456. The availability of this offer may change. Please keep this material as a reference, and file it with your certificate, should you become insured.

Coverage is underwritten by Life Insurance Company of North America, 1601 Chestnut Street, Philadelphia, PA 19192