Benefits at a Glance for Community College System of New Hampshire

Group Policy # 152335
Effective Date January 1, 2011

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by Community College System of New Hampshire. Any enrollment materials needed to elect this coverage will be provided.

Eligibility

Eligible Employee
A regular employee of the employer working at least 37.5 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Class Definition

Class 1  All active full-time employees

Waiting Period Before Becoming Eligible for Insurance
None for those that meet the definition of an eligible employee on the group policy effective date. All other employees become eligible on the first day of the month coinciding with or next following 30 days as an eligible employee.

Benefits

Monthly Benefit
60 percent of the first $10,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers’ compensation, state disability, etc.)

Maximum Monthly Benefit
$6,000

Minimum Monthly Benefit
$100

Waiting Period Before Benefits Become Payable
180 days

Definition of Disability
For the benefit waiting period and the first 24 months for which LTD benefits are paid, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee’s own occupation and suffering a loss of at least 20 percent of predisability earnings when working in the employee’s own occupation.
The employee is not disabled when earning 60 percent or more of predisability earnings in any occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation which:

• The employee is able to perform, due to education, training or experience,
• Is available at one or more locations in the national economy, and
• The employee can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether the employee is working in any other occupation.

**Maximum Benefit Period**

If an employee becomes disabled before age 62, LTD benefits may continue until age 65. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>62</td>
<td>3 years 6 months</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2 years 6 months</td>
</tr>
<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69+</td>
<td>1 year</td>
</tr>
</tbody>
</table>

**Other Features & Services**

• 24 hour coverage, including coverage for work-related disabilities
• Survivor Benefit
• Return to Work Incentive
• Reasonable Accommodation Expense Benefit
• Temporary Recovery Provision
• Waiver of Premium while LTD benefits are payable
• Rehabilitation Plan Provision
• Employee Assistance Program

**Group Insurance Certificate**

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.