Group Long Term Disability Insurance

Eligibility

Eligible Classes
All active full-time regular employees who are members of the Massachusetts Optional Retirement Program and work 50 percent of full-time equivalency.

Work Test
A non-faculty employee must work at least 17.5 hours a week to be considered a full-time employee.

Waiting Period Before Becoming Eligible for Insurance
None.

Cost
The employer pays the entire cost of this coverage.

Benefits

Monthly Income Benefit
60 percent of monthly wage base paid by the employer, not to exceed a benefit of $10,000 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers’ compensation, state disability, etc.).

In no event will the monthly income benefit be less than $100 or 10 percent of the monthly income benefit before benefits from other sources are subtracted.

Monthly Annuity Premium Benefit
Pays premiums into the employee’s retirement annuity while receiving monthly income benefits. It is intended to keep the employee’s retirement plan account growing during a period of disability.

Benefits Start
The first day of the month after the end of the elimination period.

Elimination Period Before Benefits Become Payable
The longer of six months or any period the employee is eligible to receive sick leave or salary continuation.
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Definition of Disability
For the first 24 months after the elimination period, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of the employee’s normal occupation. After that, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of any occupation for which the employee is reasonably qualified by education, training or experience.

Benefits Continue
During a term of continuous disability until the following age or time limit subject to any applicable limitation or exclusion:

<table>
<thead>
<tr>
<th>Age When Disability Starts</th>
<th>Age or Time Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 60</td>
<td>To age 65</td>
</tr>
<tr>
<td>60 but less than 65</td>
<td>5 years</td>
</tr>
<tr>
<td>65 but less than 69</td>
<td>To age 70</td>
</tr>
<tr>
<td>69 or older</td>
<td>1 year</td>
</tr>
</tbody>
</table>

Other Features

- Rehabilitation Service
- Social Security Disability Assistance
- Partial Disability Benefit
- Work Transition Period
- Survivor Income Benefit
- Eligibility When Rehired
- Conversion Privilege