



Short & Long Term Disability Income Protection Insurance Highlights

MTA Benefits, Inc. – Policy # 570975

Please read carefully the following description of your *voluntary* UnumProvident Short and Long Term Disability Income Protection insurance plan.

Eligibility

You are eligible for coverage under these plans if you are: (a) a member of the Massachusetts Teachers Association; and (b) employed by a Board of Education or school committee in the Commonwealth of Massachusetts; (c) which allows your premium to be remitted, post tax, on a salary reduction basis; (d) you are actively working full time, 20 hours or more per week.

You may choose the following Income Protection Plans: STD - 60% of your weekly covered salary and/or LTD – 60% of your monthly covered salary.

Should you decide not to enroll, you will be unable to join the plan(s) until the next annual enrollment period as defined by MTA Benefits.

This is a special open enrollment for all eligible members. All currently insured members and new enrollees may choose to purchase either of the income protection plans offered during this special enrollment. However, any increase to current coverage amounts are subject to a pre-existing condition provision.

Elimination Period

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits. Your **STD EP is 30 days**. STD benefits would begin after 30 days if your disability is the result of an injury or sickness that occurs while you are covered under the plan. **LTD benefits would begin after 180 days** if your disability is the result of an injury or sickness that occurs while you are covered under the plan.

NOTE: Under this plan, you can satisfy the elimination period, as long as you have a 20% or more loss in your pre-disability earnings and you are limited from performing the material and substantial duties of your regular occupation.

Benefit Amount

If you meet the definition of disability, you would be eligible to receive a benefit of:

- **STD:** 60% of your basic weekly earnings, to a weekly maximum of \$1,150 per week.
- **LTD:** 60% of your basic monthly earnings to a maximum of \$5,000 per month.

Benefit Duration

STD: If you meet the definition of disability you may receive a benefit for 22 weeks (from benefit commencement date). Your employer will continue to deduct premiums up to 22 weeks, provided you continue to meet the definition of disability and you are receiving weekly benefits.

LTD: Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65, but not less than 5 years. If your disability occurs at or after age 61, benefits would be paid for a reduced period of time.