

Benefits At-A-Glance

You are eligible to enroll in Voluntary Long-Term Disability Insurance if you are eligible for Core, Mid-level or Full benefits

Voluntary Long-Term Disability Insurance

The Lincoln Long-term Disability Insurance Plan:

- Provides a cash benefit after you are out of work for a specified period for disability due to injury, illness, or surgery
- Features group rates for eligible University of California employees. A premium estimator can be found on [UCnet](#) to assist you in determining your monthly cost for this benefit.
- Includes *EmployeeConnect*SM services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

Voluntary LTD (fully paid by you through payroll deduction)

Monthly benefit amount	60% of your monthly salary, limited to \$15,000 per month. The minimum benefit is \$100 per month. This benefit is non-taxable.
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- **Benefit Elimination Period:** This is the number of days you must be disabled before you can collect disability benefits. Benefits are payable after the later of 6 months, end of sick leave usage or end of Voluntary Short-Term Disability benefits.
- **Definition of Disability:** “Disability” or “Disabled,” with respect to Voluntary Long-Term Disability (VLTD), means:
 1. During the first 24 months of VLTD, “Disability” or “Disabled” means that during the Waiting Period and the next 24 months of Disability you, as a result of Injury or Sickness, are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Own Occupation in the usual and customary way; and
 2. Starting with the 25th month of VLTD, you are unable to perform, with reasonable continuity, the Substantial and Material Acts of any occupation, meaning that as a result of Sickness or Injury you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity.
- **Maximum Coverage Period:** This is the total amount of time you can collect disability benefits (also known as the benefit duration).

Age at Disability	Maximum Benefit Period
Less than age 60-----	Greater of Social Security Normal Retirement age or to age 65 (but not less than 5 years)
60 -----	60 months
61 -----	48 months
62 -----	42 months
63 -----	36 months
64 -----	30 months
65 -----	24 months
66 -----	21 months
67 -----	18 months
68 -----	15 months
69 and over -----	12 months

- **Benefit Limitations:** Benefits are limited to 24 months for mental illness; 24 months for substance abuse. If you are not confined in a Hospital or Institution for Mental Illness and/or Substance Abuse, but are fully participating in an Extended Treatment Plan for the condition that caused your Disability, the Monthly Benefit will be payable to you for up to a combined period of 36 months from the date LTD benefits begin.

Additional Plan Information

Successive Disability: A Successive Period of Disability will be treated as part of a prior Disability if, after receiving Disability Benefits under this coverage, you (1) return to work for the University on an Active Employment basis, based on your normally scheduled workday; and (2) in less than six consecutive months after you return to work for the University and while covered under this plan, you again become Disabled due to the same or related cause as the prior Disability.

Benefit payments will be subject to the terms of this coverage for the prior Total Disability.

If you return to a job with the University on an Active Employment basis for six consecutive months or more, the Successive Period of Disability will be treated as a new period of Disability. You must complete another Benefit Waiting Period.

Pre-existing Condition: If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

Benefit Exclusions & Reductions

Like any insurance, this long-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of cosmetic surgery, unless related to a disabling condition
- Your disability occurs while you are committing a felony or misdemeanor or participating in a riot

Your benefits may be reduced if you are eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation
- Salary continuance
- Sick leave

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

Online solutions to manage your benefits

The University of California has a comprehensive website on UCnet dedicated to the Disability Plan. You can access this website by visiting: <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/disability-life-accident/disability/index.html>

Additionally, Lincoln provides online resources and tools to help you better understand and manage your benefits on its [portal](#). You can:

- Report an absence or track the status of an existing absence
- Review claim payment information

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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