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**Benefits at a Glance for Columbia Neurosurgical Associates, P.A.**

**Group Policy # 649434**

**Effective Date December 1, 2011**

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## **Group Long Term Disability Insurance**

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by Columbia Neurosurgical Associates, P.A.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are a regular employee, other than a Physician, a Nurse Practitioner, or an Administrator, of Columbia Neurosurgical Associates, P.A., actively working at least 32 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

#### **Eligibility Waiting Period**

You are eligible on the first day of the month that follows or coincides with 30 days of membership.

### **Benefits**

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#### **Monthly Benefit**

60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

#### **Maximum Monthly Benefit**

\$5,000

#### **Minimum Monthly Benefit**

\$100

#### **Benefit Waiting Period**

90 days

### Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation; or
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

After that, you are considered disabled if you are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation in which you can be expected to earn at least 80 percent of your predisability earnings at one or more locations in the national economy.

### Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

### Other Features and Services

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

*This information is only a brief description of the group LTD insurance policy sponsored by Columbia Neurosurgical Associates, P.A. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Columbia Neurosurgical Associates, P.A. may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*