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This information is only a brief description of the group LTD insurance policy sponsored by your employer. The Standard may cancel this group policy or increase premiums at its discretion. The group insurance certificate contains a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions, when benefits and insurance end, and the terms under which the group policy may be amended and terminated. The controlling provisions will be in the group policy issued by The Standard. Neither the certificate nor this information modifies the group policy or the insurance coverage in any way. For costs and complete details of the coverage, contact your human resources representative or refer to the group insurance certificate.

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Group Long Term Disability Insurance

Benefits at a Glance for West Virginia University

Group Policy Effective Date **November 1, 2003**

Group Policy # **135501**

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 monthly income benefit payable is based on the amount of the employee's monthly wage base.

Eligibility

Eligible Classes

All active benefit eligible employees of West Virginia University.

Work Test

A non-faculty employee must work at least 20 hours a week to be considered a full-time employee.

Waiting Period Before Becoming Eligible for Insurance

None.

Benefits

Cost

The employee pays the entire cost for this coverage.

Monthly Income Benefit

60 percent of monthly wage base paid by the employer, not to exceed a benefit of \$5,000 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

Continues contributions to the employee's existing TIAA-CREF or Great West Retirement Services retirement annuity while receiving monthly income benefits. The amount of the monthly annuity premium benefit is equal to 12 percent of the employee's monthly wage base.

Benefits Start

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

Group Long Term Disability Insurance

Elimination Period Before Benefits Become Payable

Six months or any period the employee is eligible to receive payments in each calendar month equal to the employee's full monthly wage base under the employer's short term disability plan (whether an insured or self insured plan) or under the employer's sick leave or salary continuation program.

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. After the elimination period, the employee is working but due to sickness, bodily injury or pregnancy the employee is unable to earn 80 percent or more of the employee's increasing monthly wage base.

Benefits Continue

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

Age When Disability Begins	Maximum Benefit Period
61 or younger	.to age 65, or 5 years, if longer
62	.3 years 6 months
63	.3 years
64	.2 years 6 months
65	.2 years
66	.1 year 9 months
67	.1 year 6 months
68	.1 year 3 months
69 or older	.1 year

Other Features

- Rehabilitation Service
- Social Security Disability Assistance
- Monthly wage base insured up to \$5,000 without submitting acceptable evidence of good health, provided the employee applies within two months of eligibility for insurance
- Annual Benefit Adjustment adjusts the monthly income benefit after 36 months of benefit payments by the percentage change in the Consumer Price Index, but not by more than 3 percent
- Partial Disability Benefit
- Work Transition Period
- Survivor Income Benefit
- Eligibility When Rehired
- Option available for insurance to continue during leave of absence
- Conversion Privilege. An employee may purchase up to \$4,000 of insurance under the LTD conversion provision without providing evidence of insurability or up to \$8,000 of insurance with satisfactory evidence of insurability.