Group Long Term Disability Insurance

Benefits at a Glance for Connecticut State University System

Group Policy Effective Date  July 1, 2004
Group Policy #  136373-A

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by paying a percentage of monthly earnings in the event of a covered disability.

Eligibility

Eligible Classes
Class 1  All full-time and part-time employees participating in the Alternate Retirement Program who are management/confidential employees or administrative employees who are members of the State University Organization of Administrative Faculty.

Class 2  All full-time faculty employees participating in the Alternate Retirement Program who are members of the American Association of University Professors.

Work Test
A non-faculty employee must work at least 32 hours a week to be considered a full-time employee. Part-time employees must work a minimum of 20 hours a week to be considered a part-time employee.

Waiting Period Before Becoming Eligible for Insurance
None for employees covered on the group policy effective date; otherwise, one year of service in an eligible class for all other employees.

Cost
The employer pays for this coverage.

Benefits

Monthly Income Benefit
60 percent of monthly wage base paid by the employer, not to exceed a benefit of $5,690 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers' compensation, etc.).

In no event will the monthly income benefit be less than $100 or 10 percent of the monthly income benefit before subtracting benefits from other sources.
Group Long Term Disability Insurance

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

Monthly Annuity Premium Benefit
Continues contributions to an ING Retirement Annuity under the State of Connecticut Alternate Retirement Plan while an employee is receiving a monthly income benefit. The amount of the monthly annuity premium benefit is 13 percent of the employee's monthly wage base.

Elimination Period Before Benefits Become Payable
Six months.

Definition of Disability
For the elimination period and the following 24 months, 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; or after the employee has been continuously disabled for the elimination period and is working but due to sickness, bodily injury or pregnancy 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:

<table>
<thead>
<tr>
<th>Age When Disability Starts</th>
<th>Age or Time Limit</th>
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<tbody>
<tr>
<td>59 or younger</td>
<td>To age 65</td>
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<tr>
<td>60 but less than 65</td>
<td>5 years</td>
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<tr>
<td>65 but less than 69</td>
<td>To age 70</td>
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<tr>
<td>69 or over</td>
<td>1 year</td>
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</tbody>
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Other Features
- Monthly wage base insured up to $9,167 without submitting acceptable evidence of good health
- Annual Benefit Adjustment
- Work Transition Period
- Survivor Income Benefit
- Conversion Privilege
- Option available for insurance to continue during leave of absence