

# GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on October 17, 2019.

## POLICY INFORMATION

Policyholder:	Creighton University
Policy Effective Date:	August 1, 1964
Policy Anniversary:	January 1
Policy Number:	GLTD-20W8
Group Number:	G00020W8
Classification:	All Eligible Creighton University Employees
Minimum Work Hours Required:	40 hours per week
Eligibility Present Waiting Period:	none
Eligibility Future Waiting Period:	none
When Insurance Begins:	the first day of the month that coincides with or follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The later of: <ul style="list-style-type: none"> <li>a) 90 calendar days; or</li> <li>b) the date Your short-term Disability ends.</li> </ul>

## BENEFITS

Monthly Benefit Percentage:	60%																								
Maximum Monthly Benefit:	\$16,300																								
Maximum Benefit Period:	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><b>Age at Disability</b></th> <th style="text-align: left;"><b>Maximum Benefit Period</b></th> </tr> </thead> <tbody> <tr> <td>59 or less.....</td> <td>age 65;</td> </tr> <tr> <td>60 .....</td> <td>60 months;</td> </tr> <tr> <td>61 .....</td> <td>48 months;</td> </tr> <tr> <td>62 .....</td> <td>42 months;</td> </tr> <tr> <td>63 .....</td> <td>36 months;</td> </tr> <tr> <td>64 .....</td> <td>30 months;</td> </tr> <tr> <td>65 .....</td> <td>24 months;</td> </tr> <tr> <td>66 .....</td> <td>21 months;</td> </tr> <tr> <td>67 .....</td> <td>18 months;</td> </tr> <tr> <td>68 .....</td> <td>15 months;</td> </tr> <tr> <td>69 or older.....</td> <td>12 months.</td> </tr> </tbody> </table>	<b>Age at Disability</b>	<b>Maximum Benefit Period</b>	59 or less.....	age 65;	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 or older.....	12 months.
<b>Age at Disability</b>	<b>Maximum Benefit Period</b>																								
59 or less.....	age 65;																								
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 or older.....	12 months.																								
Own Occupation Definition:	2 years																								
Cost of Living Adjustment (COLA):	3% for 5 years																								
Vocational Rehabilitation Benefit:	5%																								

**LIMITATIONS/EXCLUSIONS**

Alcohol/Drug Abuse/Substance Abuse Limitation: 24 months  
Mental Disorder Limitation: 24 months  
Pre-existing Condition Exclusion: 3/12