



## GROUP LONG-TERM DISABILITY

Increase your employees' financial protection by purchasing Dearborn Life Insurance Company's Group Long-Term Disability Insurance, which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

### Why should you offer your employees Long-Term Disability Insurance?

A long-term disability affects more than just disabled employees. Family members are often left to worry about the medical problem, treatment and how to meet day-to-day and future expenses. Employers may also face employee morale issues and increased costs.

### Flexible Long-Term Disability Insurance

Available to employers with 10 or more employees, Long-Term Disability coverage was designed to meet the needs of the workforce and the cost requirements of both the employer and employee. The result? A flexible plan with outstanding features that is available on an employer-paid, core buy-up or voluntary basis.



## Total disability definition and difference between Own Occupation and Any Occupation

During a total disability, "Own Occupation" is defined as loss of both the ability to perform all the functions of the individual's job and 80 percent of income. After the Own Occupation period expires, the "Any Occupation" definition applies. Total disability is then defined as loss of the ability to perform any job for which the individual is qualified by education, training and experience, as well as at least an 80% loss of income.

## Elimination period

Elimination period options are available from 30 to 365 days.

## Maximum monthly benefit

The standard maximum monthly benefit is \$6,000. Maximum amounts up to \$10,000 are available on takeover cases, too.

## Benefit percentage

The standard benefit is 60%. Other options at 50 and 66<sup>2</sup>/<sub>3</sub> percent are available.

## Pre-existing conditions

The standard pre-existing condition limitation is 3/12. Other options include 12/12, 12/24, 3/6/12 and 12/6/24.\*

## Benefits for partial disability

A partial disability benefit allows a disabled employee to work in some capacity and still receive disability benefits. Employees who meet the following definition can receive a work incentive benefit. Partial disability means insured employees are working, and because they're not totally disabled, they are:

- Earning less than 80% of their predisability earnings
- Able to perform some, but not all, of the duties of their regular occupations during the Own Occupation Period, or
- Unable to engage in any occupation they're qualified for by education, training and experience during the Any Occupation Period

Long-Term Disability insurance makes it easy for you to give your employees an opportunity to protect their loved ones.

## Additional benefits\*

Long-Term Disability Insurance plans offer you the flexibility to choose from a variety of options to enrich your plan.

- **Worksite Modification benefit:** Offered on a standard basis and reimburses you for approved changes to your employee's work area, which helps prevent or shorten a disability.
- **Survivor Income benefit:** Offered on a standard basis and pays a benefit to the employee's eligible survivor if the disabled employee dies after having received at least six months of benefits.
- **Terminal Illness benefit:** Offered on a standard basis and pays the person who's filing the claim and has been diagnosed as terminally ill and totally disabled for at least six months.
- **Family Income benefit:** Pays a monthly amount to the employee's eligible survivor for a period of one year after the death of the disabled individual.
- **Cost of Living Adjustment:** Adds an additional sum to the monthly benefit payments after benefits have been paid for one year. The sum increases on each anniversary of the benefit payments. Multiple amounts and durations are available based on your preference.
- **Education benefit:** Pays an additional monthly benefit to long-term disability individuals who've had their claims approved and who've received at least six months of benefits and have dependent children under age 23 attending a school of higher learning.
- **Accidental Dismemberment benefit:** Pays a benefit upon dismemberment for insured individuals. This benefit can be paid without the employee meeting the definition of disability.
- **Catastrophic Disability benefit:** Provides an additional benefit of 10% up to \$5,000 for someone who can't perform at least two of the activities of daily living, such as eating, bathing, dressing, using the bathroom and transportation. In addition, we also offer the following caregiver benefit options:
  - **Caregiver Respite benefit:** If a person on a disability has received home health care for six months, this benefit provides a reimbursement of \$100 per day, up to 14 days per year, to pay for a substitute caregiver.
  - **Caregiver Training benefit:** Pays up to \$500 for informal caregivers who incur expenses to be trained to take care of the person who filed the claim and is receiving the catastrophic disability benefit.
  - **Emergency Alert System benefit:** When the claimant is receiving the catastrophic disability benefit and needs an emergency alert system to remain in his or her home, this benefit will pay up to \$25 per month.
- **Rehabilitation benefit:** When the claimant is participating in a formal rehabilitation plan, he or she will receive an additional 5% of the monthly long-term disability benefit being paid, up to \$500 per month.
- **Retirement Plan Protection benefit:** This benefit pays a monthly benefit up to 6 percent of the claimant's earnings of the previous 12 months to the employer on the claimant's behalf for retirement benefits.

## My Benefits—Manage Claims Online

My Benefits<sup>1</sup>, a self-service solution, allows employees to securely and conveniently submit and manage their disability claims online at any time from anywhere. Employees will be able to link to existing disability claims, access and review their claim documents, upload supporting documents, track the status of their disability claims, and review their payment history online.

## Claim management

The right long-term disability plan doesn't just pay claims — it manages them. If a disabled employee can return to work, he or she should return under the right circumstances and at the right time. Effective claims management makes it possible with a program that leads to better outcomes.

## Return-to-work benefits

Many people on disability are eager to return to work, and employers are equally eager to have them back. Return-to-work benefits are designed to increase employee confidence and decrease costs, leading to more satisfied and productive employees.

## Work Incentive benefit

This benefit is designed to reward employees who return to work even if it's on a part-time basis. During the first 24 months of disability payment, the combination of disability earnings and monthly benefit can be up to 100% of the employee's predisability income.\*

## Rehabilitation incentive income

In some cases, a disabled employee may be an ideal candidate for a rehabilitation program but is unable to pay the cost. If a disabled employee qualifies and agrees to a rehabilitation program, the combination of disability earnings and monthly benefit can exceed 100% of the employee's predisability income.\*

For more information, contact your specialty benefits representative at Blue Cross Blue Shield of Michigan or visit [bcbsm.com/groupspecialty](https://bcbsm.com/groupspecialty).

\*Benefits may vary by group size.

<sup>1</sup>My Benefits is a service provided by Dearborn Life Insurance Company, a separate company which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.



Group Long-Term Disability Insurance  
Underwritten by Dearborn Life Insurance Company

For agent and employer use only.

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Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

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