

CLAREMONT UNIVERSITY CONSORTIUM
DISABILITY & UNEMPLOYMENT ADMINISTRATION

LONG TERM DISABILITY BENEFITS

The Claremont Colleges' offer a Long Term Disability plan for qualifying employees that provides financial protection by providing income replacement if:

- You are unable to perform your usual and customary duties of your regular occupation due to a physical or mental impairment, which is supported by objective medical evidence;
- You have satisfied a waiting period;
- You have lost a portion of your insured salary because of your disability, which you would have earned had you not been disabled; and
- You have met all policy requirements.

Enrollment:

It is important that you enroll promptly so that your insurance will become effective as soon as you are eligible. If you delay enrollment more than 30 days after becoming eligible, you will be required to furnish evidence of insurability satisfactory to The Standard. To enroll, visit the online benefits website at www.cuc.claremont.edu/benefits and click Login to Benefits. You will be asked for your Social Security Number and a Personal ID Number (PIN) which is the Month/Year of your birth in a 4-digit format (MM/YY). For additional information regarding enrollment procedures, please contact your Benefits Specialist.

Benefits:

Benefits begin on the first of the month following 6 consecutive months of total disability and continue during such disability to the maximum shown:

<u>Age of Disability</u>	<u>Maximum Period of Payment</u>
Less than age 60	To age 65, but not less than 5 years
Age 60 through 64	5 years
Age 65 through 69	To age 70, but not less than 1 year
Age 70 and over	1 year

Monthly Benefit:

66.66% of monthly earnings to a maximum benefit of \$10,000 per month. The amount of the benefit will vary depending on your earnings prior to a disability. Payments may be reduced by deductible sources of income and disability earnings.

Filing A Claim:

You must first file a claim for short-term disability benefits with the Disability Office unless you have opted out of the Voluntary Plan, at which time you must file for benefits with the Employment Development Department (EDD).

Employees receiving benefits through the Voluntary Plan will be notified by the Disability Office of your eligibility to file for benefits once you have been deemed disabled for more than 4-months. An application will be mailed to your home with instructions. Your employer, as well as your attending physician will need to complete a portion of the application.

Once a claim is filed with The Standard, an Intake Specialist will provide you with a toll-free number that can be used by you whenever you have questions or concerns about your claim you may also contact the Disability Office at extension 18847 or 73943 for assistance. Decisions regarding benefit eligibility will be made by The Standard in accordance to the plan outline.

For additional information regarding other benefits that may be available to you, you may contact The Standard at 1-800-368-1135