

## Worksite Long Term Disability Terms and Definitions

<b>Eligible Employees:</b>	This benefit is available for employees who are actively at work on the effective date and working a minimum of 20 hours per week.
<b>Flexible Choices:</b>	Since everyone's needs are different, these plans offer flexibility for you to choose a benefit option that fits your income replacement needs and budget.
<b>Guaranteed Issue:</b>	If you enroll timely, you may be eligible for coverage without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you will need to provide Evidence of Insurability.
<b>Timely Enrollment:</b>	Enrolling timely means you have enrolled during the enrollment period when benefits were first offered. Employees who are currently covered will be allowed to make new elections without providing Evidence of Insurability.
<b>Evidence of Insurability:</b>	Employees who are not currently covered will be required to complete Evidence of Insurability. Based on health history, you will be approved or declined by AUL.
<b>Portability:</b>	Should your coverage terminate, you may be eligible to take this disability insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.
<b>Waiver of Premium:</b>	If approved, this benefit waives your disability insurance premium in case you become disabled and are unable to collect a paycheck.
<b>Elimination Period:</b>	This is a period of calendar days of disability before benefits may become payable under the contract.
<b>Total Disability:</b>	You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of your regular occupation, you are not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
<b>Partial Disability:</b>	You may be paid a partial disability benefit, if because of injury or sickness, you are unable to perform every material and substantial duty of your regular occupation on a full-time basis, are performing at least one of the material and substantial duties of your regular occupation, or another occupation, on a full or part-time basis, and are earning less than 80% of your pre-disability earnings due to the same injury or sickness. Partial Disability is applicable to option 1.
<b>Residual:</b>	The elimination period can be satisfied by total disability, partial disability, or a combination of both. Residual is applicable to option 1.
<b>Return to Work:</b>	You may be able to return to work for a specified time period without having your partial disability benefits reduced according to the contract. The Return to Work Benefit is offered up to a maximum of 12 months. Return to Work is applicable to option 1.
<b>Integration:</b>	The method by which your benefit may be reduced by Other Income Benefits. Integration is applicable to option 1.
<b>Pre-Existing Condition Limitations:</b>	<p>The pre-existing period is 3/12. Benefits will not be paid if the person's disability begins in the first 12 months following the person's individual effective date of insurance; and the person's disability is caused by, contributed to, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which the person received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed drugs or medicines in the 3 months prior to the person's individual effective date of insurance.</p> <p>The Pre-Existing Condition Exclusion will not apply if a person has been continuously covered for more than 12 months.</p>

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.