



Emerson College

LTD Plan Highlights – Staff and Full-Time Faculty

LONG TERM DISABILITY

Unum Policy # 912971

Eligibility	All Administrative Staff and Chairs working a minimum of 20 hours per week and all Full Time Faculty on “returning” term contract & ECCAAUP Faculty members active in the United States. Eligible six months after date of hire. Excludes temporary staff and Non-Renewable Term Faculty (NRF).
Benefit Amount	60% of your monthly earnings, to max of \$7,500 per month.
Definition of Disability:	You are disabled when Unum determines that: <ul style="list-style-type: none">• you are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury; and• you have a 20% or more loss of indexed monthly earnings due to the same sickness or injury.
Elimination Period	180 days
Duration	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, your benefits would be paid according to the benefit duration schedule.
Pre-existing Condition	3/12 Exclusion
Employee Assistance Program	Included
Travel Assistance Program	Included
Premium	Employer Paid

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.