



Saginaw Valley State University

LTD

Employer Paid Plan Highlights

Policy 466464

LONG TERM DISABILITY

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|-----------------------------|---|
| Eligibility | Active University Police employees in the United States working a minimum of 30 hours per week. |
| Benefit Amount | 70% of your monthly earnings, to max of \$9,000 per month. |
| Definition of Disability: | 2 Year Residual* |
| Elimination Period | 180 days |
| Duration | SS ADEA* |
| Pre-existing Condition | 30/5 |
| Conversion | Included |
| Employee Assistance Program | Included |
| Travel Assistance Program | Included |
| Premium | Employer Paid |

*Please see employee certificate booklet for further details.

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.