



# **Cavaliers Holdings LLC**

## **Voluntary Long-Term Disability Insurance Plan Highlights**

### **Class 1: Non-Union Employees**

#### **What is long-term disability insurance?**

Long-term disability insurance pays you a portion of your earnings if you cannot work due to a disabling illness or injury for an extended period of time.

#### **What is a disability?**

Disability is defined in your employer's contract with MedMutual Life. Typically, being disabled means that you cannot perform one or more of the essential duties of your occupation due to injury, illness, pregnancy or other medical conditions covered by the insurance. During the elimination period and for the first 24 months of disability benefits, you will be considered disabled if you are unable to perform the material and substantial duties of your regular occupation and, as a result are unable to earn more than 80% of your predisability earnings.

After the first 24 months of disability benefits, you are considered disabled if, due to injury, illness, pregnancy or other medical conditions covered by the insurance disabled, you are unable to perform the material and substantial duties of any gainful occupation and, as a result are unable to earn 60% of your predisability earnings.

#### **Am I eligible for long-term disability insurance?**

You are eligible for long-term disability insurance if you are a full-time employee working a minimum of 37.5 hours per week.

#### **How much coverage would I have?**

Long-term disability insurance pays you a benefit of 66.67% of your monthly earnings, up to a maximum of \$15,000 per month.

#### **After becoming disabled, how long do I have to wait before I can receive my benefit?**

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability 90 days.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

#### **Are there any exclusions for pre-existing conditions?**

Yes. Your plan may not cover a sickness or accidental injury that arise in the months prior to your participation in the plan. Long-term disability payments will not be paid for any disability which occurs in the first 12 months of coverage if it is continued or caused by a Pre-Existing Condition for which the employee was treated in the 3 months prior to an employee's effective date. If you do not meet this time period requirement, your disability is excluded from coverage under this plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by your Employer.

## **Are there any other limitations to my coverage?**

Yes, for Long Term Disability, limited benefits apply to certain conditions:

If your disability is caused or contributed to by mental illness and substance abuse, we will pay you a monthly payment for a maximum of 24 months in your lifetime. We will not pay you a monthly payment beyond the maximum payment duration.

Mental illness means disability caused or contributed to by psychiatric or psychological conditions, regardless of cause, and includes:

- schizophrenia;
- depression;
- manic depressive or bipolar illness;
- anxiety;
- personality disorders;
- adjustment disorders;
- other conditions usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs or other similar methods of treatment.

Substance abuse means a pattern of pathological use of alcohol or other addictive drugs unless prescribed by a doctor and used by you as prescribed.

This limitation does not apply to dementia, if due to:

- stroke;
- trauma;
- viral infection;
- Alzheimer's disease;
- other such conditions not listed above which are not usually treated by a mental health provider using psychotherapy; psychotropic drugs or other similar methods of treatment.

## **Are there any other exclusions to my coverage?**

Yes, we will not cover a disability if it is due to:

- war, declared or not, or any act of war;
- intentionally self-inflicted injuries or illness, while sane or insane;
- your active participation in a riot;
- your attempt to commit or your commission of a felony under federal or state law, or your being engaged in an illegal occupation.
- your service in the armed forces, military reserves or National Guard of any country or International authority, or in a civilian unit serving with such forces;
- cosmetic or reconstructive surgery, except for complications arising from any such surgery or for surgery necessary to correct a deformity caused by accidental injury or sickness;
- an accident resulting from or caused by your operation of a motor vehicle while intoxicated according to the laws of the jurisdiction where the accident occurred; or
- an accident resulting from or caused by your being under the influence of drugs or any controlled substance, unless taken as prescribed by your doctor;
- no benefits are payable for any period of disability during which you are incarcerated in a penal or correctional facility for a period of 30 or more consecutive days or for which you are not under the regular care of a doctor.

Other limitations or exclusions to your coverage may also apply. A complete description of the plan is included in the Certificate of Insurance provided by your Employer.

### **Important Details**

This information provides an overview of your long-term disability benefit. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Long-term disability insurance includes certain limitations and exclusions.

Benefits will be determined based on the administrative policies and procedures of MedMutual Life.

This document is only a partial listing of benefits. This is not a contract of insurance. The contract or certificate will contain the complete listing of covered benefits.