

# Group Long-Term Disability Insurance

**RepCare Long-Term Disability Insurance can protect you and your employees from the financial tragedy that an illness or accident can usually cause.**

**By paying benefits up to normal retirement age, the employee and the family are assured of minimal financial disruption, and during a crisis this can mean a lot. There's never a good time to worry about the next paycheck, so RepCare's LTD insurance is more than a comfort. It shows your concern for the employee and the family.**

**And it'll be a valuable part of your benefit program and a cost-effective tool for safeguarding your success. It also removes a potentially heavy burden from your shoulders if you are forced to remove a disabled employee from the payroll. You can rest better knowing that their income will continue. You owe it to yourself to relieve both you and your employees from the strain of worrying about income/wage continuation. Enroll in the Group Long-Term Disability Plan through RepCare. Do it TODAY!**

## **PLAN DESCRIPTION**

The RepCare Group Long-Term Disability program provides income to a covered employee if she or he becomes totally disabled by illness or injury. The contract describes the conditions, duration, and definition of benefits.

Insurance is provided through a group contract with Reliance Standard Life Insurance Company, Philadelphia, Pennsylvania, and is specifically designed to meet the needs of RepCare member firms and their employees. Because not every member firm has the same needs, we offer a choice of four Long-Term Disability plans. The plans are similar except for

the waiting period. Naturally, the longer the wait, the lower the premiums.

The RepCare Group Long-Term Disability Insurance program includes these important features:

- An employee is covered on or off the job, 24 hours a day, anywhere in the world.
- A disabled employee doesn't have to be confined at home or in a hospital in order to qualify for benefits.
- Once an employee begins receiving benefits, premiums are waived until the disability is over.
- If this insurance is cancelled for any reason, benefits will continue to be paid for any established or approved claim.

<i>Plan #</i>	<i>Elimination Period</i>	<i>Maximum Monthly Benefit</i>
<i>1</i>	<i>30 Days</i>	<i>\$5000</i>
<i>2</i>	<i>30 Days</i>	<i>\$5000</i>
<i>3</i>	<i>90 Days</i>	<i>\$5000</i>
<i>4</i>	<i>180 Days</i>	<i>\$5000</i>

*Monthly benefits are based on each employee's salary. Not all employees will be eligible for the maximum benefit.*



## **REPCARE**

444 North Michigan Avenue, Suite 1960  
Chicago, IL 60611  
voice: 1-800-829-2100  
fax: 1-800-TRUST-21

## Group Long-Term Disability Insurance (Continued)

### **BENEFITS**

A totally disabled person receives monthly benefits in accordance with that person's salary. The benefits may range from \$325 per month for someone earning \$7,000 annually to as high as \$5,000 per month for annual earnings of \$100,000 or more.

This program integrates with the following income sources: Social Security, Workers' Compensation, group pension or retirement plan, or any other salary from the employer.

If the disability results from a covered sickness or accident, benefits are paid up to age 65, or until the individual is no longer disabled, whichever occurs first. Benefits for a disability commencing after age 61 continue up to the maximum duration shown in the following schedule, provided the insured remains totally disabled.

Monthly benefits for total disability due to mental or nervous disorders will not be payable beyond 60 months, unless hospitalized.

The plan also provides a benefit in cases of dismemberment, whether or not the insured is totally disabled.

### **ELIGIBILITY**

All member firms are eligible for RepCare Group Long-Term Disability Insurance. A member firm may apply for coverage on the first day of the month following 30 days active membership.

To be eligible, an employee must be an active, full-time employee. All full-time salaried employees who apply for coverage must submit evidence of insurability, usually by answering a few questions about their health.

If you have fewer than four eligible employees, all of them must be insured under the plan in order for your company to participate.

If you have four or more employees, 75 percent must participate.

### **GUARANTEE PROVISION**

A Guarantee Provision covers any employee of a firm with four or more eligible employees who applies within 30 days of becoming eligible but whose evidence of insurability is unsatisfactory.

The Guarantee Provision provides benefits of \$325, \$433, \$542 or \$650 per month, as determined by the person's annual earnings. Any amount over the Guarantee Issue benefit must be approved by the insurance carrier.

### **ENROLLMENT**

New employees of firms already participating in the program will be eligible for guaranteed coverage, provided the employee's enrollment forms are received in our office within the first 31 days of full-time employment. Coverage will be effective on the 31st day.

If the enrollment forms are not received within the first 31 days, but are received within the next 30 days, the guaranteed coverage will be effective on the date the enrollment forms are received by RepCare.

If the enrollment forms are received in our office after the 61st day of full-time employment, coverage must be approved by the insurance company.

The sooner you protect yourself and your employees with this valuable coverage opportunity, the sooner you begin safeguarding your own success. Contact RepCare today.

<i>Age at Disability</i>	<i>Maximum Duration of Benefits</i>
<i>61 or less</i>	<i>up to age 65</i>
<i>62</i>	<i>3 1/2 years</i>
<i>63</i>	<i>3 years</i>
<i>64</i>	<i>2 1/2 years</i>
<i>65</i>	<i>2 years</i>
<i>66</i>	<i>1 3/4 years</i>
<i>67</i>	<i>1 1/2 years</i>
<i>68</i>	<i>1 1/4 years</i>
<i>69 or more</i>	<i>1 year</i>

### **REPCARE**

444 North Michigan Avenue, Suite 1960  
Chicago, IL 60611  
voice: 1-800-829-2100  
fax: 1-800-TRUST-21

QUALITY BENEFITS PROGRAMS

**REPCARE**

MANAGED FOR REPS BY REPS