



# Long Term Disability

No one wants to think about illness or injury, but accidents and illness can strike at anytime to anyone, which can lead to you missing work for an extended period of time. Three out of four Americans say they would have difficulty supporting themselves financially within 6 months following a disability, highlighting the need for today's employees to have LTD insurance.<sup>1</sup>



.....

## **YOUR EMPLOYER IS SPONSORING A PLAN THAT PROVIDES INCOME PROTECTION IN THE EVENT YOU BECOME DISABLED. YOU ARE ELIGIBLE IF YOU:**

- Are actively at work as defined in the group policy.
- Reside in the United States.
- Have completed your employment waiting period.

## **THE EFFECTIVE DATE OF YOUR COVERAGE WILL BE ONE OF THE FOLLOWING:**

- If you meet the set eligibility requirements and apply prior to the 31st day after you become eligible for coverage, the amount of insurance you select (up to the guaranteed issue amount) will become effective on your eligibility date.
- If you are not in active employment the day before the scheduled effective date of your LTD insurance, then the effective date of your LTD insurance will be delayed until the day you return to work.

## **WHEN DO BENEFITS BEGIN?**

Benefits begin after the elimination period. The elimination period is the number of days you must be disabled before you can collect benefits. See your summary for your elimination period.

## **YOUR LTD BENEFITS END THE EARLIEST OF:**

- The date you are no longer disabled under the terms of this plan.
- The end of the maximum period of benefits.
- The date you fail to provide proof of continuing disability.
- At the time of your death.

## **WHAT IS A PRE-EXISTING CONDITION?**

A condition for which you received medical treatment, consultation, care or services, or took prescribed drugs or medicines during a period of time prior to your effective date of coverage. Benefits for pre-existing conditions may be excluded from your plan.

## **EVIDENCE OF INSURABILITY (EOI):**

An EOI may be required under the following circumstances: If your application for coverage occurs more than 31 days after your initial date of eligibility. When your requested insurance amount is greater than the guaranteed issue amount.

## **CAN MY BENEFIT EVER BE REDUCED?<sup>2</sup>**

Certain deductible sources of income as specified in the Group Policy and Certificate of Insurance (such as Workers' Compensation, Social Security and Unemployment payments) will be subtracted from your gross disability income.

## **ARE PREMIUMS DEDUCTED FROM MY LONG TERM BENEFIT?**

No. Premiums are waived while you're being paid a benefit.

## **DOES THIS POLICY REPLACE MY ENTIRE INCOME WHILE I'M DISABLED?**

This policy replaces a percentage of your income.



## WHEN SHOULD I SUBMIT MY LTD CLAIM FORMS?

Claim forms should be submitted within 30 days of the end of your elimination period, which is the required number of days of disability before benefits are payable. Refer to your Certificate of Insurance for details.

## WHO IS RESPONSIBLE FOR SUBMITTING THE FULLY COMPLETED CLAIM FORM?

After obtaining the forms from your employer, it is your responsibility as the claimant to submit the fully completed claim forms.

## AFTER MY CLAIM IS RECEIVED AND APPROVED, WHEN WILL MY CLAIM CHECK BE PROCESSED?

Within 7 to 10 working days after approval.

To check the status on any claims checks contact the Claims Department at **800-894-4532** or email [GroupClaims@RenaissanceBenefits.com](mailto:GroupClaims@RenaissanceBenefits.com).

## QUESTIONS ABOUT YOUR BENEFITS?

If you ever have questions about your Long Term Disability coverage, refer to your Certificate of Insurance. You can also contact our Customer Service Department Monday-Friday 8 a.m to 5 p.m est. at **800-894-4532**.

## LONG TERM DISABILITY CLAIMS CAN BE SUBMITTED IN ONE OF THE FOLLOWING WAYS:

- **BY MAIL TO:**  
Renaissance Life & Health  
ATTN: Claims Department  
PO Box 1596  
Indianapolis, IN 46206
- **BY SECURE EMAIL:**  
[GroupClaims@RenaissanceFamily.com](mailto:GroupClaims@RenaissanceFamily.com)
- **BY FAX:** 607-773-2276



**Renaissance**<sup>®</sup>  
DENTAL • VISION • LIFE • DISABILITY

*[RenaissanceBenefits.com](http://RenaissanceBenefits.com)*

(1) LIFE Foundation, "LIFE HAPPENS", 2015

(2) If your benefit is reduced, Renaissance will pay a benefit of at least \$100 for Long-Term Disability. Not available for all plans. Check your certificate for more details.

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York. Both companies can be reached at P.O. Box 1596, Indianapolis, IN 46206. Products may not be available in all states and jurisdictions.