



**Renaissance**  
DENTAL • VISION • LIFE • DISABILITY



## Long Term Disability (LTD)

You may not want to think about illness or injury, but accidents and illness can strike at anytime and 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 value of having LTD insurance.<sup>1</sup>

### 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:

- **STANDARD APPLICANTS:** If you meet the set eligibility requirements and apply prior to the 31<sup>st</sup> 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.
- **LATE APPLICANTS:** Those who enroll more than 31 days after eligibility will become effective on the first day of the month following approval of your Evidence of Insurability by Renaissance.

If you are not in active employment on the day before the scheduled effective date of your Short term disability insurance, then the effective date of your STD 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.

### WHEN DO MY LTD BENEFITS END?

Your Long Term Disability 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.
- The date you die.

### 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):

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?

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 are being paid a benefit.

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

This policy replaces a percentage of your income, as outlined in your benefit summary.

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

### 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

### QUESTIONS ABOUT YOUR BENEFITS?

If you ever have questions about your Voluntary 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**.



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

1 Society of American Actuaries, 1981 Disability Tables.

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.