



## **Frequently Asked Questions Long Term Disability Plan**

**Q. Who is eligible to participate in the Long Term Disability (LTD) plan?**

A. All active full time employees, 20 scheduled hours or more per week, are eligible to participate in MCC's medical plan. Part time, seasonal and temporary employees are not.

**Q. When do I become eligible for LTD?**

A. Employees are eligible for benefits on the later of:

- The first of the month following their employment start date, or following the date on which their scheduled weekly hours increase to 20 or more.
- The day after you complete your Elimination Period

**Q. Who administers MCC's LTD Plan?**

A. UNUM Life Insurance Company of America (Unum) administers MCC's LTD Plan.

**Q. Is there a Benefit Elimination Period that must be met before LTD benefits are paid?**

A. Yes, your Elimination Period is 180 days.

**Q. When does the Elimination Period begin?**

A. The elimination period begins on the day after the later of:

- The last day you are Actively at Work, or
- The date the total Disability began

**Q. What will my Income Benefit be?**

A. Once your claim is approved, the Income Benefit payable to you is 60% of your Monthly Earnings.

**Q. How are my Monthly Earnings calculated?**

A. Monthly Earnings are the gross monthly wages you received from your employer just before your disability. It includes your total income before taxes, and prior to any pre-tax contributions made to a qualified deferred compensation plan, Section 125 plan, or flexible spending account.

**Q. How often will I be paid?**

A. LTD benefits are paid once each month.

**Q. Is there a Maximum Monthly Benefit?**

A. Yes, the Maximum Monthly Benefit is \$10,000.

**Q. Is there a Maximum Benefit Period?**

A. Yes, the Maximum Benefit Period is based on your age at disability.

Age at Disability	Maximum Period of Payment
Less than 62	To Social Security Normal Retirement Age
62	60 Months
63	48 Months
64	42 Months
65	36 Months
66	30 Months
67	24 Months
68	18 Months
69 or Older	12 Months

**Q. How does Unum define disability?**

A. You are disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
- You have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.

After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

**Q. Is there a Pre-Existing Condition Exclusion with this plan?**

A. Yes, the LTD plan defines a Pre-Existing Condition as one resulting from a condition which:

- You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; or you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

**Q. Are there other exclusions I should be aware of?**

A. Yes. You can find a list of specific disabilities that are not covered [here](#).

**Q. How do I file a Claim?**

A. Claim forms are available through your employer or by contacting the MCC Benefits Team at 800.395.5565. Once completed, forward the claim directly to Unum.

**Q. Where can I find more information about the LTD Plan?**

A. You can find specific information online by visiting [here](#), or by calling the MCC Benefits Team at 800-395-5565.