



Group Benefit Program Summary for American Library Association Group Long-Term Disability (LTD)

Our Group LTD plans are more than an insurance contract; they are a commitment to provide income protection to an impacted employee, and a commitment to work with the policyholder to explore return to work strategies, workplace accommodations and retraining opportunities.

Eligibility	All Active Full-Time and Part-Time Non Pension Employees
Group LTD Benefit Percentage	60%
Maximum Monthly Benefit	\$10,000
Minimum Monthly Benefit	\$100 or 10% of gross monthly benefit, whichever is greater
Elimination Period	180 days
Maximum Period Payable	Social Security Normal Retirement Age (SSNRA)
Social Security Offset Method	Primary and Family Integration
Mental Disorder Limitation	No Limitation
Substance Abuse Limitation	No Limitation
Special Conditions Limitation	No Limitation
Pre-Existing Condition Limitation	6/12 - A pre-existing condition means a sickness or injury for which you have received treatment within 6 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.
Rehabilitation Incentive Income (RII)	RII is offered to employees who agree to take part in a Rehabilitation Plan, structured to return them to gainful employment in another occupation because they cannot return to their regular occupation. During the first 12 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed pre-disability earnings, the monthly benefit is reduced by the excess. After 12 months, RII is equal to the monthly benefit reduced by multiplying the monthly benefit by the adjusted loss of salary ratio. Includes Day Care Expense Benefit.
Disability Resource Service	In addition to the resource services available on-line at www.GuidanceResources.com , Disability Resource Services provides a 24 hour telephonic support for all LTD insureds for behavioral health issues. A staff of master degree clinicians is available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. Face-to-face counseling – Up to 3 face-to-face counseling sessions per year to address appropriate behavioral health issues.
Additional Features	Work Incentive Benefit, Survivor Benefit

Disability Resource Services is administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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LTD Definition of Disability

Total Disability	Total Disability means that during the first 24 consecutive months of benefits due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage 20% of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability mean that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (60%).