



BlueCross BlueShield of Oklahoma

Group Benefit Program Summary for City of Tulsa

Employee Paid Group Voluntary Long-term Disability Insurance (LTD)

Without a steady income, most people would not be able to make payments on their homes or keep their family financially stable. LTD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Your employer has made LTD coverage available for you to enroll in. Below are some of the major features of this program.

Eligibility	All Active Full-Time Non-Sworn Employees Electing the 50% VLTD Plan
Group LTD Benefit Percentage	50% of basic monthly earnings
Maximum Monthly Benefit	\$10,000
Minimum Monthly Benefit	\$100
Elimination Period	180 days
Maximum Period Payable	Social Security Normal Retirement Age (SSNRA); Payments will last for as long as you are disabled or until you reach your SSNRA, whichever is sooner. However, if you become disabled after age 60, benefits are payable according to an age-based schedule.
Social Security Offset Method	Primary and Family Integration
Mental Disorder Limitation	24 Months
Substance Abuse Limitation	24 Months
Special Conditions Limitation	24 Months
Pre-Existing Condition Limitation	3/12 - A Pre-Existing Condition is a Sickness or Injury for which you have received treatment within 3 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. Increases in benefit percentage will also be subject to the Pre-Existing Condition Limitation. Any disability contributed to or caused by a Pre-existing Condition within the first 12 months of your benefit effective date, or your effective date of an increase in your benefit 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 can not return to their regular occupation. During the first 24 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed predisability earnings, the monthly benefit is reduced by the excess. After 24 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 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 are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. Face-to-face counseling - Up to three face-to-face counseling sessions per year to address appropriate behavioral health issues.
Additional Features	Work Incentive Benefit, Survivor Benefit

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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Oklahoma, is the trade name of Dearborn Life Insurance Company, an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



BlueCross BlueShield of Oklahoma

VLTD 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 means that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of the 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%).