

LONG-TERM DISABILITY SOURCE LIST

Company Name:	AlwaysCare Benefits, Inc. (a Starmount Life Insurance company)
Website:	www.AlwaysCareBenefits.com
Phone Number:	888-729-5433, Option 5
Product Name:	Long Term Disability
Policy Name:	Long Term Disability
Availability:	AL AZ AR GA IL IN LA MI MN MS NC OH OK SC TX WI
Minimum group size:	10 enrolled lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Full-Time Employees working 30 hours per week
Benefit triggers:	Meet definition of disability, satisfy elimination period, and submit proper claim forms
Benefit periods:	Standard is SSNRA; other options available
Benefit amounts:	50%, 60%, or 66 2/3% of monthly earnings are Standard
Definition of disability	2, 3, or 5 year occupation and any occupation available
Maximum benefit period:	SSNRA is Standard; others are available
Maximum monthly benefit:	Up to \$6,000 is Standard; other amounts available
Is policy portable?	No
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	American General Life Companies, Employee Benefit Solutions
Website:	www.americangeneral.com/employeebenefits
Phone Number:	877-672-1647
Product Name:	Group Long-Term Disability Insurance
Policy Name:	Group Long-Term Disability Insurance
Availability:	All States Except HI
Minimum group size:	2 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Employees must be actively at work 30 or more hours per week
Benefit triggers:	1) Mental/nervous, drug and alcohol limitation – 24 months 2) Self-reported symptoms limitation – 24 months 3) Catastrophic benefit option
Benefit periods:	Choice of 2 or 5 years, SSNRA or to age 65 (ADEA1) (options vary by group size)
Benefit amounts:	Up to \$10,000 per month (options vary by group size)
Definition of disability	The definition of disability is the inability to perform all the material and substantial duties of their regular occupation and suffer a loss of income of 20% or more. After 24 months, the inability to perform the duties of any gainful occupation from which you are reasonably fitted by education, training or experience.
Maximum benefit period:	Choice of 2 or 5 years, SSNRA or to age 65 (ADEA1) (options vary by group size)
Maximum monthly benefit:	Up to \$10,000 per month (options vary by group size)
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	American Public Life Insurance Company
Website:	www.ampublic.com
Phone Number:	800-256-6736
Product Name:	Voluntary Long Term Disability
Policy Name:	various, underwritten by American Fidelity Assurance Co.
Availability:	All States Except NY
Minimum group size:	5
Voluntary or employer-paid?	Voluntary
Eligibility requirements:	active permanent employees working hours specified by the employer
Benefit triggers:	claim form
Benefit periods:	NSSRA for both accident and illness; 5 years for illness and NSSRA for accident; 5 years for illness and to age 65 for accident; or 5 years for accident and illness
Benefit amounts:	60% of income
Definition of disability	24 month own occ
Maximum benefit period:	NSSRA
Maximum monthly benefit:	\$7,500
Is policy portable?	No
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	American United Life Insurance Company
Website:	www.oneamerica.com
Phone Number:	800-553-5318
Product Name:	Group Long-term Disability Insurance
Policy Name:	AULtimate LTD1E
Availability:	All States Except CA HI NY
Minimum group size:	10 insured employees.
Voluntary or employer-paid?	Employer-Paid
Eligibility requirements:	An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Benefit triggers:	Benefits are triggered when the Person satisfies the insurance eligibility requirements, the definition of disability, which requires loss of income, all other policy provisions and the disabling medical condition is not pre-existing.
Benefit periods:	4, 5 or 10 years/Social Security Full Retirement Age; Social Security Full Retirement Age. Other options are available following qualification and underwriting approval.
Benefit amounts:	40%, 50%, 60% (66 2/3% and 70% are available for non-contributory coverage only). Other options are available following qualification and underwriting approval.
Definition of disability	1-, 2-, 3- or 5-year regular occupation period followed by any gainful occupation; Benefit Duration Regular Occupation to Social Security Full Retirement Age. Other options are available following qualification and underwriting approval.
Maximum benefit period:	See Benefit Periods.
Maximum monthly benefit:	Up to \$10,000. Higher amounts may be available following qualification and underwriting approval.
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Assurant Employee Benefits
Website:	www.assurantemployeebenefits.com
Phone Number:	816-474-2345
Product Name:	Long-Term Disability
Policy Name:	Long-Term Disability
Availability:	All States
Minimum group size:	10 lives in general; as few as 3 lives for some plan types.
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Full time. Employers can determine additional eligibility requirements.
Benefit triggers:	Meeting definition of disability.
Benefit periods:	See maximum benefit period response below.
Benefit amounts:	Flexible options available from unit-based plans (e.g. \$100 units) to percentage-based plans (up to 80%).
Definition of disability	Own-occupation protection from loss of one material duty options available from 24 months to Social Security Normal Retirement Age. Also, recently introduced additional options beyond our standard definition of disability, including our new Serious Disability Benefit.
Maximum benefit period:	Flexible options available, from 2 years to SSNRA.
Maximum monthly benefit:	Up to \$5,000 per month on 100% employee-paid coverage. Up to \$10,000 per month on employer-paid coverage.
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Companion Life Insurance Company
Website:	www.CompanionLife.com
Phone Number:	800-753-0404
Product Name:	Companion Business Plan (Trust), Cornerstone LTD Plan (Voluntary), True Group LTD
Policy Name:	Companion Buisness Plan, Cornerstone LTD Plan, True Group LTD
Availability:	All States Except CA CT HI NJ NY
Minimum group size:	2
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Varies
Benefit triggers:	Varies
Benefit periods:	Varies
Benefit amounts:	Varies
Definition of disability	Own-occ
Maximum benefit period:	180 days for waiting periord
Maximum monthly benefit:	Varies
Is policy portable?	No
Can policy be cancelled?	Yes
Is policy renewable?	No
Waiver of premium?	No

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Custom Disability Solutions
Website:	www.customdisability.com
Phone Number:	207-400-3569
Product Name:	Group Disability
Policy Name:	Long Term Disability
Availability:	All States
Minimum group size:	2 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	All full-time employees
Benefit triggers:	Must be working a minimum of 30 hours per week
Benefit periods:	2 Year, 3 Year, 5 Year
Benefit amounts:	50%, 60%, 66 2/3%, 70%
Definition of disability	Both
Maximum benefit period:	To age 65, and/or SSNRA
Maximum monthly benefit:	Standard \$6,000 but options available up to \$25,000
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Eastern Life and Health Insurance Co
Website:	www.elhins.com
Phone Number:	888-654-7100
Product Name:	Group LTD Premier Series
Policy Name:	Group LTD 10+ employee, Group Vol LTD & Group LTD 2 to 9 employees
Availability:	DE DC IN MD MI NJ NC OH PA SC TN VA
Minimum group size:	2 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Active full-time employees working 20 to 30+ hours per week.
Benefit triggers:	Elimination periods of 60 days, 90 days, 120 days, 180 days, 270 days & 365 days, and includes Residual disability
Benefit periods:	2 years, 3 years, 5 years, 10 years, RBD to age 65, SSNRA, 65/5/70
Benefit amounts:	50%, 60%, 66 2/3% & 70% of monthly earnings
Definition of disability	Both Own occ and any Occ
Maximum benefit period:	2 years, 3 years, 5 years, 10 years, RBD to age 65, SSNRA, 65/5/70
Maximum monthly benefit:	Maximum monthly benefits ranging from \$1,000 to \$10,000
Is policy portable?	No
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Fort Dearborn Life Insurance Company; Fort Dearborn Life Insurance Company of New York
Website:	www.fdl-life.com
Phone Number:	800-331-0512
Product Name:	Group Long Term Disability
Policy Name:	Group Long Term Disability
Availability:	All States
Minimum group size:	2 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	All active, full-time employees working 30 or more hours per week.
Benefit triggers:	Own Occ / Any Occ Disability
Benefit periods:	Choice of SSNRA, age 65 or limited durations
Benefit amounts:	60% and 66 2/3% plans available. Voluntary programs available with \$100 monthly increments.
Definition of disability	Standard 24 month Own Occ, Any Occ thereafter. Also offer Own Occ variations.
Maximum benefit period:	Choice of SSNRA, age 65 or limited durations
Maximum monthly benefit:	Standard offer \$6,000 to \$10,000 monthly benefit. Offer benefits from \$10,000 to \$15,000 on select risks.
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Guardian Life Insurance Company of America
Website:	www.guardianlife.com
Phone Number:	212-598-8000
Product Name:	Long Term Disability
Policy Name:	AbilityGuard
Availability:	All States
Minimum group size:	2 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	1) 30+ Hour Week, 2) Must be in business 2 years, 3) Participate in the Social Security Program
Benefit triggers:	Inability to perform material duties AND suffer an earnings loss of at least 20% (note:OR definition is available)
Benefit periods:	Up to Social Security Normal Retirement
Benefit amounts:	Various options available, most common is 60% of pre-disability earnings up to 6,000/month. Other percentages and higher benefits amounts are available.
Definition of disability	Own Occ: The occupation the covered person is routinely performing immediately prior to disability; (b) which is the covered person's primary source of income prior to the disability and (c) for which he or she is insured under this plan. Any occ: work for which a covered person is, or may become, qualified by 1) training, 2) education, or 3) Experience. When the covered person is able to perform such work on a full-time basis he or she can be expected to earn at least 60% of his/her indexed insured earnings within 12 months of returning to work.
Maximum benefit period:	To age 67
Maximum monthly benefit:	\$10,000---higher amounts available with underwriting approval.
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Illinois Mutual Life Insurance Company
Website:	www.IllinoisMutual.com
Phone Number:	800-437-7355
Product Name:	Individual Disability Income GR21/NC21
Policy Name:	GR21/NC21
Availability:	All States Except AK CA DC HI NY
Minimum group size:	1 life
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Issue age 18-60.
Benefit triggers:	Inability to perform all of the substantial and material duties of regular occupation.
Benefit periods:	6 month, 1 year, 2 years, 5 years, 10 years and to age 65.
Benefit amounts:	Minimum: \$200; maximum: \$8,000.
Definition of disability	Own occupation, 5 years or 2 years, depending on occupation.
Maximum benefit period:	To age 65.
Maximum monthly benefit:	\$8,000
Is policy portable?	Yes
Can policy be cancelled?	No
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	ING Employee Benefits
Website:	www.ing-usa.com
Phone Number:	612-342-7459
Product Name:	ING Disability
Policy Name:	ING Disability
Availability:	All States
Minimum group size:	50 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Eligible employee who works at least 30 hours per week.
Benefit triggers:	Total or partial disability as defined in policy.
Benefit periods:	90 to 180 days.
Benefit amounts:	40% to 70% of basic monthly earnings.
Definition of disability	As a result of sickness or injury, the person is: 1) unable to perform 1 or more of material and substantial duties, 2) receiving regular and appropriate care from a doctor, 3) not engaged in any employment or occupation for a wage or profit.
Maximum benefit period:	To age 65 or SSNRA.
Maximum monthly benefit:	Insured \$15,000; voluntary \$6,000.
Is policy portable?	No. Conversion is available, but limited by some states.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Kansas City Life Insurance Company
Website:	www.kclgroupbenefits.com
Phone Number:	877-266-6767, Ext. 8200
Product Name:	Select Trust Plus, True Group, or Voluntary
Policy Name:	
Availability:	All States Except NY VT
Minimum group size:	2
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Employee must be working 30 or more hours per week; employer must be in business at least one year for employer-paid LTD and two years for voluntary coverage
Benefit triggers:	90 or 180 day elimination periods are standard
Benefit periods:	Standard is Social Security Normal Retirement Age
Benefit amounts:	Standard is 60 percent
Definition of disability	Employees are considered disabled when they are prevented from performing one or more of the essential duties of their occupation due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy, and as a result, their current monthly earnings are less than 80 percent of their indexed pre-disability earnings. Own occupation may vary between 24 months and to age 65
Maximum benefit period:	SSNRA
Maximum monthly benefit:	The standard minimum monthly benefit is the greater of \$100 or 10 percent of the gross monthly benefit.
Is policy portable?	No
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Lincoln Financial Group
Website:	www.lincolnfinancial.com
Phone Number:	800-423-2765
Product Name:	Long-Term Disability
Policy Name:	Long-term Disability
Availability:	All States
Minimum group size:	10 or more lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	All full-time active employee in an eligible class are eligible for coverage on the policy effective date.
Benefit triggers:	Unable to perform duties of his/her own occupation.
Benefit periods:	24 Months; 60 months; Age 65; SSNRA
Benefit amounts:	50 to 70% of pre-disability income
Definition of disability	Own occupation for first 24 months; any occupation thereafter
Maximum benefit period:	Age 70
Maximum monthly benefit:	Up to 100% with optional Progressive Income Benefit rider
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Massachusetts Mutual Life Insurance Company
Website:	www.massmutual.com
Phone Number:	800-767-1000
Product Name:	Disability Income Insurance
Policy Name:	FlexElect Multilife
Availability:	All States Except NY
Minimum group size:	3 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Total disability.
Benefit triggers:	Total disability.
Benefit periods:	2, 5, & 10 years: To Age 65/67.
Benefit amounts:	\$300-\$20,000
Definition of disability	The insured is totally disabled when, due to sickness or injury, the insured: -During the waiting period and for the first 24 months, cannot perform the main duties of his/her occupation; and -Is not working at another occupation; and -Is under a doctor's care. - Thereafter, the inability to perform any occupation based on training, education, or experience and is under a doctor's care.
Maximum benefit period:	To age 67.
Maximum monthly benefit:	\$20,000
Is policy portable?	Yes
Can policy be cancelled?	No
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Massachusetts Mutual Life Insurance Company
Website:	www.massmutual.com
Phone Number:	800-767-1000
Product Name:	Disability Income Insurance
Policy Name:	MaxElect
Availability:	All States
Minimum group size:	3 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Total disability or partial w/rider.
Benefit triggers:	Total disability or partial w/rider.
Benefit periods:	2, 5, & 10 years: To age 65/67.
Benefit amounts:	\$300-\$20,000
Definition of disability	Due to sickness or injury, cannot perform the main duties of his/her occupation and is not working at another occupation. Must also be under a doctor's care.
Maximum benefit period:	To age 67.
Maximum monthly benefit:	20000
Is policy portable?	Yes
Can policy be cancelled?	No
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Massachusetts Mutual Life Insurance Company
Website:	www.massmutual.com
Phone Number:	800-272-2216
Product Name:	Disability Income Insurance
Policy Name:	Radius
Availability:	All States
Minimum group size:	3+ Lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Ages 18-64 (18-60 in NJ)
Benefit triggers:	Presumptive or total disability. Partial Disability w/ rider
Benefit periods:	2, 5, & 10 years: To age 65/67.
Benefit amounts:	\$300-\$20,000
Definition of disability	Due to sickness or injury, cannot perform the main duties of his/her occupation and is not working at another occupation. Must also be under a doctor's care.
Maximum benefit period:	Age 67
Maximum monthly benefit:	\$20,000
Is policy portable?	Yes
Can policy be cancelled?	No
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Metropolitan Life Insurance Company
Website:	www.metlife.com
Phone Number:	800-MET-LIFE
Product Name:	Fully Insured Long Term Disability
Policy Name:	GCERT 2000
Availability:	All States
Minimum group size:	10 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Active full-time employees working a minimum of 30 hours per week (excluding temporary, seasonal, and part-time workers). 30 continuous days in an eligible class.
Benefit triggers:	Unable to earn greater than 80% of predisability earnings due to disability and receiving appropriate care and treatment. (except in CA)
Benefit periods:	2 years own occ/any occ to max duration.
Benefit amounts:	60%.
Definition of disability	You are considered disabled if you are receiving Appropriate Care and Treatment and are complying with the requirements of such treatment, and you are unable to earn: For Long Term Benefits - During the Elimination period and the next 24 months of Sickness or accidental injury, more than 80% of Your Predisability Earnings at Your Own Occupation from any employer in Your Local Economy; and after such period, more than 60% of Your Predisability Earnings from any employer in Your Local Economy at any gainful occupation for which You are reasonably qualified taking into account Your training, education and experience. (except in CA)
Maximum benefit period:	Greater of SSNRA or reducing benefit duration.
Maximum monthly benefit:	\$6,000
Is policy portable?	No. However, if the participant is eligible, disability insurance under a certificate issued through a trust is available. This insurance may be different than the insurance provided under the current certificate.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Mutual of Omaha
Website:	www.mutualofomaha.com
Phone Number:	See web site
Product Name:	Group Long-Term Disability and Group Voluntary Long-Term Disability
Policy Name:	Group Master Policy Form 7000 GM-M-EZ 2001
Availability:	All States
Minimum group size:	10 lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Varies by group
Benefit triggers:	Varies by group
Benefit periods:	Multiple options available, from 1 year to retirement age and beyond
Benefit amounts:	Multiple options available, from 40% to 70%; Partial disability benefits with as little as 1% earnings loss
Definition of disability	Multiple options available, including own-occ, own-occ followed by any occ, the "or" definition, any occ, own-occ followed by SS qualified, own-occ followed by ADL qualified, etc.
Maximum benefit period:	Multiple options available, from 1 year to retirement age and beyond
Maximum monthly benefit:	Multiple options available, contingent on group size
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Petersen International Underwriters
Website:	www.piu.org
Phone Number:	800-345-8816
Product Name:	Solution Series - Disability Insurance
Policy Name:	Executive Carve-out
Availability:	All States
Minimum group size:	5
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Varies by group size
Benefit triggers:	Excess of standard LTD for higher compensated employees
Benefit periods:	1 to 5 years
Benefit amounts:	up t \$50,000 per month excess of the basic LTD coverage
Definition of disability	Own Occupation
Maximum benefit period:	5 years
Maximum monthly benefit:	\$50,000 per month
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	No
Is policy renewable?	No
Waiver of premium?	No

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Principal Financial Group, The
Website:	www.principal.com
Phone Number:	515-362-2754
Product Name:	Long Term Disability
Policy Name:	Long Term Disability
Availability:	All States
Minimum group size:	five employees for stand alone coverage and 3 employees for multipule coverages
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Actively at work on a full-time basis for at least 30 hours per week, residing in the US, a US citizen or legally working in the US
Benefit triggers:	On the of the following applies: -cannot perform the majority of the substanital and material duties of their own occupation -They are performing the duties of their own occupation on a modified basis or performing any other occupation, and experience at least a 20% income loss
Benefit periods:	Typically 'To age 65'
Benefit amounts:	6000
Definition of disability	Own occupation-2 years Any occupation 'To Age 65'
Maximum benefit period:	To Age 65
Maximum monthly benefit:	Non-contributory-up to \$15,000 Voluntary-up to \$10,000
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Prudential Insurance Company of America
Website:	www.prudential.com
Phone Number:	Broker contact 800 FIND PRU
Product Name:	Long term disability
Policy Name:	Disability Absence and Productivity
Availability:	All States
Minimum group size:	25 eligible lives
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Standard eligibility wording is provided below however the number of hours worked per week is flexible to meet individual employer's needs. "Employee means a person who is in active employment with the Employer for the minimum hours requirement. Active employment means working for an Employer for earnings that are paid regularly and the employee is performing the material and substantial duties of their regular occupation. The employee must be working at least 30 hours per week."
Benefit triggers:	Prudential's standard definition of disability is: You are disabled when Prudential determines that you are unable to perform the material and substantial duties of your regular occupation due to your sickness or injury and you are under the regular care of a doctor and you have a 20% or more loss in your monthly earnings due to that sickness or injury. Other Definitions are available including an "Or" definition of disability.
Benefit periods:	2 Years, 5 Years and to Social Security Normal Retirement Age
Benefit amounts:	Benefit amounts may be flexible depending on each employer's needs. Standard benefit percentages available are 40%, 50%, 60%, 66 2/3% and 70% of monthly earnings but not more than the Maximum Monthly Benefit. The benefit may be reduced by deductible sources of income and disability earnings. For voluntary plans, flat, non-integrated benefits are available as well as flat benefits with a critical illness rider.
Definition of disability	You are unable to perform the material and substantial duties of your regular occupation due to your sickness or injury and you are under the regular care of a doctor and you have a 20% or more loss in your monthly earnings due to that sickness or injury. Typically, after 24 months of payments, you are disabled when Prudential 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 and you are under the regular care of a doctor. The loss of a professional license or occupational license or certification does not, in itself, constitute disability. Other definitions and durations are available, including "Own Occ" to maximum disability duration.
Maximum benefit period:	The standard maximum period of payment is: Dis Onset Age Max Duration <61.....To NRA*, not < 60 mos Age 61.....To NRA*, not < 48 mos Age 62To NRA*, not < 42 mos Age 63To NRA*, not < 36 mos Age 64To NRA*, not < 30 mos Age 6524 mos Age 6621 mos Age 6718 mos Age 6815 mos Age 69 and >..12 mos *NRA is normal retirement age under the SS Act where retirement age depends on your year of birth. Options are also available
Maximum monthly benefit:	Average monthly benefit amount may be flexible depending on each employer's needs. The overall maximum available is \$25,000 per month.
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Risk Insurance and Reinsurance Solutions
Website:	www.impairedrisks.com
Phone Number:	866-747-5434
Product Name:	Fidelity Security Life Individual DI Plans
Policy Name:	Executive Series
Availability:	All States Except AL ME MT NY SD VT
Minimum group size:	Individual DI Products
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Working fulltime, minimum 30hrs/week
Benefit triggers:	Onset of total disability, unable to perform material and substantial duties of own occupation.
Benefit periods:	2 years or 5 years
Benefit amounts:	\$500 min, \$13,000 max, to 60% of Earned Income
Definition of disability	Own-occ first 2 years, any occ thereafter, optional Extension Rider
Maximum benefit period:	5 years
Maximum monthly benefit:	\$13,000/mo
Is policy portable?	Yes
Can policy be cancelled?	No
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Standard Insurance Company
Website:	www.standard.com
Phone Number:	800-633-8575
Product Name:	Group Long Term Disability Insurance
Policy Name:	Group Long Term Disability Insurance
Availability:	All States Except NY
Minimum group size:	2 employees
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	An employee must work at least 30 hours per week and meet the eligibility waiting period.
Benefit triggers:	Long term disability pays a monthly benefit to eligible employees who are partially or totally disabled due to a covered physical disease injury, pregnancy or mental illness.
Benefit periods:	Minimum 30 days. Longer waiting periods upon request.
Benefit amounts:	\$100 - \$25,000.
Definition of disability	Own occupation period followed by an any occupation period.
Maximum benefit period:	To the Social Security Normal Retirement Age.
Maximum monthly benefit:	\$25,000
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Standard Insurance Company of New York
Website:	www.standard.com
Phone Number:	800-633-8575
Product Name:	Group Long Term Disability Insurance
Policy Name:	Group Long Term Disability Insurance
Availability:	NY
Minimum group size:	10
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	An employee must work at least 30 hours per week and meet the eligibility waiting period.
Benefit triggers:	Long Term Disability insurance from Standard Insurance Company provides a monthly benefit to eligible employees who are partially or totally disabled due to a covered physical disease, injury, pregnancy or mental illness.
Benefit periods:	Minimum 30 days. Longer waiting periods upon request.
Benefit amounts:	\$100 to \$25,000.
Definition of disability	Own occupation period followed by an any occupation period.
Maximum benefit period:	To the Social Security Normal Retirement Age.
Maximum monthly benefit:	\$25,000
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Sun Life Financial
Website:	www.sunlife-usa.com
Phone Number:	800-SUN-LIFE
Product Name:	Group Long Term Disability
Policy Name:	Group Long Term Disability
Availability:	All States
Minimum group size:	2
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Active, full-time employees
Benefit triggers:	Total or Partial Disability
Benefit periods:	30 days to 180 days
Benefit amounts:	40% to 70%
Definition of disability	"own-occ" or "any-occ"
Maximum benefit period:	Varying, SSNRAs standard
Maximum monthly benefit:	Up to \$35,000 available
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes

LONG-TERM DISABILITY SOURCE LIST

Company Name:	Unum Life Insurance Company
Website:	www.unum.com/products
Phone Number:	800-633-7491
Product Name:	Long Term Disability
Policy Name:	Group Long Term Disability
Availability:	All States
Minimum group size:	Plans are available for the 2-9 life employer market, and the 10+ life employer market, up to very large employers
Voluntary or employer-paid?	Both Voluntary & Employer-Paid
Eligibility requirements:	Insured must have a relationship to the employer/policyholder and be working for the employer the minimum number of hours indicated in the policy
Benefit triggers:	Due to a sickness or injury, the insured is unable to perform the material aspects of their occupation and to receive a benefit, must also suffer a loss income
Benefit periods:	There are several benefit durations available that align with retirement age, normal social security retirement age or to age 67, for example. There are also 2 year, 3 year and 5 year durations available. The employer makes the duration selection for the plan
Benefit amounts:	Plan designs can vary in terms of how the benefit is determined. Employers can offer a flat dollar benefit amount or a percentage of the pre-disability earnings to determine the benefit, such as a 50% or 60% replacement amount, for example
Definition of disability	Employers have many definitions of disability to choose from depending on the needs of their employee population for example: any occ until the end of the duration; 2 year own occ then any occ until the end of the duration, 1 year own occ then any occ until the end of the duration, for example
Maximum benefit period:	see number 11
Maximum monthly benefit:	The maximum monthly benefit is expressed as an overall maximum amount of monthly earnings and an overall % of monthly earnings, referred to as the earnings cap, i.e. 60% to \$10,000/month, for example, or 60% to \$15,000/month
Is policy portable?	No. Conversion is available.
Can policy be cancelled?	Yes
Is policy renewable?	Yes
Waiver of premium?	Yes