

Your Disability & Long Term Care Benefits

How do you see yourself five years from now — or maybe ten? Chances are you don't see yourself disabled. But, a surprising number of people do find themselves hurt or sick and unable to work — even if only for a short time. Would a couple of months seem like a short time if you had NO INCOME?

Westminster College's disability and long term care plans work together to help you pay your household and care expenses if you become disabled and cannot work. These plans are:

- Short-Term Disability
- Long-Term Disability
- Long Term Care

Short-Term Disability

Once you have satisfied the Short-Term Disability (STD) eligibility requirements, Westminster will pay up to 100% of your pre-disability salary, after 2 weeks of eligible disability. This benefit may continue, if your eligible disability continues, for up to a total of 6 months.

Long-Term Disability

If your disability continues beyond the Short-Term Disability benefit period, you may qualify for Long-Term Disability (LTD) benefits. The Long-Term Disability plan will protect you and your family during those periods when you cannot work due to an eligible disability. Westminster College pays the entire premium for this coverage for you. During your Long-Term Disability, you may receive up to 60% of your pre-disability salary (to a maximum of \$7,500/month) until you recover or reach Social Security Normal Retirement Age, whichever comes first.

When are you considered disabled?

The definition of disability can change over time.

- During the first two years you receive LTD benefits you are considered disabled if you cannot do your job at Westminster College.
- After you have been receiving LTD benefits for two years you are considered disabled if you are unable to do any job that is suitable for you, given your education, training, and experience.

If You Return to Work

If you are able to return to work part-time, you may be eligible for reduced LTD benefits if you:

- Have been receiving LTD benefits and
- Are able to work part-time on an approved schedule.

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We all know someone who has had the burden of caring for an aging or invalid loved one - and know that the cost, both time and money, is high. Your disability coverages are meant to replace part of your income should you become disabled. Westminster also makes Long Term Care plans available to help you with the cost of caring for a loved one, or to help a loved one with the cost of caring for you.

What is Long-Term Care?

Long Term Care is the type of care received either at home or in a care facility when someone needs assistance with activities of daily living such as bathing, dressing, eating, getting from place to place, etc., or when someone suffers severe cognitive impairment such as with Alzheimer's disease.

This coverage is voluntary, meaning you may decide to purchase it or not. If you do, you have several Long-Term Care plan choices. The full premium cost for the plan you choose will be deducted from your paycheck. The chart below briefly describes your options:

BENEFITS	PLAN 1	PLAN 2	PLAN 3
Who is eligible for coverage?	Employee, Spouse, Employee's or Spouse's Parent, Grandparent, Sibling (minimum age 18), or Child (minimum age 18)		
Inflation Protection	Optional		
Facility Monthly Benefit	Choose \$1,000-\$6,000		
Home Care Monthly Benefit	\$1,000	\$1,000	\$1,000
Facility Benefit Duration	3 Years	6 Years	Unlimited
Professional Home Care Benefit	100%	100%	100%
Lifetime Maximum (per \$1,000 of facility benefit chosen)	\$36,000-\$216,000	\$72,000-\$432,000	Unlimited
Benefits are payable after	90 days	90 days	90 days

As with Voluntary Life Insurance, if you decide to enroll in Long-Term Care after you are initially eligible, or if you enroll for coverage over certain limits, you may be required to complete a medical questionnaire before coverage is approved and issued.