



Long Term Disability Insurance

Prior to receiving payments from the disability plan, all available sick, personal or vacation days must first be exhausted.

Contribution Requirements

The cost of the Long-Term Disability is paid 100% by Bethel University

Elimination Period

Benefits will begin after 180 consecutive days of Total Disability

Maximum Duration of Benefits

To Social Security Normal Retirement Age

Monthly Disability Benefit Amount

The monthly benefit is an amount equal to 60% of covered monthly earnings up to a maximum benefit of \$10,000.

Exclusions and Limitations

- 24 Month Mental & Nervous Limitation
- 24 Month Drug & Alcohol Limitation
- Pre-Existing Limitation -For a condition that exists in the three months prior to the effective date of coverage, benefits will not be paid in the first 12 months of coverage.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to receive a benefit.