



LONG TERM DISABILITY (LTD) SUMMARY OF BENEFITS

Eligibility	All active, full-time employees who work 30 hours or more per week for Indian Health Council.
Coverage Effective Date	July 1, 2009
Elimination Period (<i>Benefits Begin</i>)	Before benefits are payable, you must be out of work for 90 continuous days due to an occupational or non-occupational injury or illness.
Monthly Benefit	The plan provides you with income protection to replace up to 60% of your pre-disability monthly earnings.
Minimum Monthly Benefit	The greater of 10% gross or \$100.
Maximum Monthly Benefit	\$7,000 (<i>combined with other income benefits, as specified, in your Certificate of Insurance Booklet</i>)
Definition of Disability/ Own Occupation Period	36 months

Benefit Duration

As long as you remain totally disabled, LTD benefit payments will continue according to the following schedule:

Age of Disability	Prior to age 62	63	64	65	66	67	68	69+
Duration of Payments	To normal retirement age* or 42 months if greater	36	30	24	21	18	15	12

**Normal retirement age means the Social Security normal retirement age as stated in the 1983 revision of the United States Social Security Act.*

Features

Rehabilitation

Our ultimate goal is to help you return to gainful employment. Our consultants review each Disability claim and determine if Aetna rehabilitation services would be appropriate and effective. After reviewing your claim, if we feel you would benefit from our services, we will contact you.

During your active participation in an Aetna **Approved Rehabilitation Program**, Aetna will pay you an additional 10% of your monthly benefit after all applicable reductions for other income benefits. Not more than a maximum of \$500 monthly, for a one time maximum of 6 consecutive months for each period of disability will be paid.

Employee Assistance Program (EAP)

Access for you and your immediate household members to unlimited telephonic EAP consultations per problem, per year. Issues can include personal and marriage counseling. Referrals to community services, such as Alcoholics Anonymous, Eldercare and the Grieving Center.

Internet access to our EAP website 24 hours a day, seven days a week. The internet address is www.aetnaeap.com. Company Login ID: EAP4LIFE

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