



# National Air Traffic Controllers Association - NATCA

## Long Term Disability Insurance

### Plan Summary

#### 111263

Who is eligible?	All members of NATCA, excluding Associate, Corporate, Retired and Honorary members but including Associate members who are transferred out of a bargaining unit position, were covered under the Plan on the date of transfer, and continue employment with the federal government in active employment in the United States with the Employer.
What is my monthly benefit amount?	<p>The total benefits payable to you on a monthly benefit basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.</p> <p>Your LTD benefit amount may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from Social Security, Workers' Compensation, etc.</p> <p style="text-align: right;">50% of your gross* monthly earnings</p> <p><b><u>50% Option</u></b></p> <p>Monthly LTD Benefit:</p> <ul style="list-style-type: none"> <li>• To a maximum of \$5,000</li> <li>• Integrated with other benefit programs.</li> </ul> <p style="text-align: right;"><i>* Please see plan details for full definition.</i></p>
How long do I have to wait to receive benefits?  (There are three options available...you must select one option when you enroll)	<p>The Elimination Period is the length of time of continuous disability, which must be satisfied before you are eligible to receive benefits. If you make over \$50,000 you have 3 options available to you. You must select one option when you enroll. Anyone enrolling in the under \$50,000 will automatically be enrolled for the 90 day option.</p> <p>LTD benefits would begin after <b>90</b> consecutive days of disability, as described in the definition below.</p> <p>LTD benefits would begin after <b>180</b> consecutive days of disability, as described in the definition below.</p> <p>LTD benefits would begin after <b>360</b> consecutive days of disability, as described in the definition below.</p>
How long will my benefits last?	Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability for up to 5 years.
When is my coverage effective?	Please see your plan administrator for your effective date.
Do I have to take a health exam to get coverage?	<b>Current &amp; New Members:</b> You may apply for coverage without answering medical questions or providing evidence of insurability during the 2019 Open



	<p>Enrollment from May 1 through July 31 unless you have been previously declined by Unum.</p> <p>For questions regarding your <a href="#">NATCA eligibility</a>, please contact John Bratcher, Chairman of the NATCA Benefits Committee at 501-837-5777.</p>
What is my maximum monthly benefit amount?	Your total monthly benefit (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.
Can my benefit be reduced?	Your LTD benefit amount may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from Social Security, Workers' Compensation, etc.
When would I be considered disabled?	<p>You would be considered disabled and eligible for benefits because of sickness or injury if:</p> <ul style="list-style-type: none"> <li>• you are limited from performing the material and substantial duties of your regular occupation; and</li> <li>• you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury.</li> </ul>
What does "gainful occupation" mean?	Gainful occupation means an occupation that is or can be expected to provide you with an income at least equal to your gross disability payment within 12 months of your return to work.
Do I have to pay for the coverage if I become disabled?	You will not be required to pay LTD premiums as long as you are receiving LTD benefits.
Can I receive rehabilitation and return-to-work services?	If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.
What other services are available?	If you are disabled, participating in the rehabilitation and return-to-work assistance program, and have dependent care expenses, you may also receive the dependent care expense benefit — \$350 per dependent per month, to a monthly maximum of \$1,000 for all eligible dependents combined.
What else is included with this policy?	Unum's travel assistance services provide emergency medical dispatch-certified personnel on call 24-hours-a-day, 365-days-a-year when traveling more than 100 miles from home. This service provides worldwide access to a network of pre-qualified, English-speaking, western-trained medical providers with global response capabilities.
Does this plan include help with work-life balance?	Unum's work-life balance employee assistance program, available as part of your employee benefit package, can help you find solutions for many of life's

	<p>challenges. There is no charge for calling a consultant, using the website, or getting information from the program.  Participation is confidential and strictly voluntary.  Services include:</p> <ul style="list-style-type: none"> <li>· around-the-clock, toll-free phone access to master’s-level consultants for confidential advice and personalized searches and referrals</li> <li>· up to three face-to-face sessions to provide advice and identify resources to help with more serious issues</li> <li>· online resources, including interactive self-assessment tools</li> </ul> <p>A tear-off wallet card with a brief description of work-life balance services is available to covered employees.</p>
<p>Child Care Expense Benefit</p>	<p>If you are disabled and participating continuously in a Rehabilitation and Return to Work Assistance program, and are incurring child care expenses for your dependent children, you may receive the Child Care Expense Benefit: \$250 per child, per month to a maximum of \$1,000 per month for all eligible children combined to reimburse your incurred expenses.</p> <p><i>Eligible dependent children</i> are defined as those who are:</p> <ul style="list-style-type: none"> <li>• under the age of 15; or</li> <li>• incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.</li> </ul>
<p>Are my benefits taxed?</p>	<p>Because you pay your premiums with <b>after-tax</b> dollars, any benefits you receive under this plan can be tax-free under current laws. <b><i>This means, you can receive 50% of your gross earnings <u>tax-free!</u></i></b></p>
<p>Does my plan cover mental and nervous conditions?</p>	<p>Disabilities due to a sickness or injury which are primarily based on self-reported symptoms and disabilities due to mental illness have a limited payment period of 12 months per lifetime. Mental and nervous benefits would continue beyond 12 months only if you are institutionalized or hospitalized as a result of the disability.</p>
<p>What is not covered?</p>	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• intentionally self-inflicted injuries;</li> <li>• active participation in a riot;</li> <li>• war, declared or undeclared, or any act of war;</li> <li>• conviction of a crime under state or federal law;</li> <li>• pre-existing conditions (see definition).</li> </ul> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p>
<p>What is considered a pre-existing condition?</p>	<p>You have a pre-existing condition when you apply for coverage when you first become eligible if:</p> <ul style="list-style-type: none"> <li>- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 60 months just prior to your effective date of coverage; or you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 60 months just prior to your effective date of coverage; and</li> <li>- the disability begins in the first 24 months after your effective date of coverage.</li> </ul> <p>*Please see plan document for full description.</p>

<p>When does my coverage end?</p>	<p>Your coverage under the policy ends on the earliest of the following:</p> <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>
<p>How can I apply for coverage?</p>	<p><b>Current &amp; New members:</b> To apply for coverage please visit <a href="http://www.natcadisability.com">www.natcadisability.com</a> or call our administrator National Insurance Services at <b>1-866-309-0304</b>. Monday through Thursday, 9:00a.m. – 5:00p.m and Fridays from 9:00a.m. – 12:30p.m.</p> <p>After the enrollment you will be required to provide evidence of insurability in order to qualify for coverage.</p>
<p>Questions?</p>	<p>Should you have questions about existing coverage or a claim, please contact our administrator National Insurance Services at <b>1-866-309-0304</b>, Monday through Thursday, 9:00a.m. – 5:00p.m. and Fridays from 9:00a.m. – 12:30p.m.</p>

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

Work-life balance employee assistance program services are provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details

*Underwritten by:*

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