



# LONG-TERM DISABILITY INSURANCE

SMALL COMPANY, BIG SERVICE.

**1 OUT OF 3**

AMERICANS ENTERING  
THE WORKFORCE TODAY  
WILL BECOME DISABLED  
BEFORE THEY RETIRE.<sup>1</sup>

<sup>1</sup>Facts from LIMRA – 2014 Disability  
Insurance Awareness Month,  
LIMRA International, 2014.

[WWW.EPICBENEFITS.COM](http://WWW.EPICBENEFITS.COM)

**EPIC**<sup>TM</sup>

**SPECIALTY  
BENEFITS**

A serious illness or injury can impact more than your health – it may take you away from work, resulting in lost income.



## WHAT IS LONG-TERM DISABILITY INSURANCE?

Long-Term Disability Insurance (LTD) covers a portion of your income while you are disabled for an extended period of time. This coverage can help you avoid the financial interruption that a covered injury or illness may have on your life.

## THE EPIC DIFFERENCE

- Customer service is our number one priority, and it shows! For 6 consecutive years, our customers have rated their overall satisfaction with EPIC at an average of 96% or better.
- Solid Midwest culture and work ethic for more than 30 years.
- Aligned with WPS Health insurance – Providing health insurance coverage for more than 69 years.

## NO ONE PLANS ON BECOMING DISABLED, UNFORTUNATELY, DISABILITY STRIKES MORE OFTEN THAN YOU MAY THINK

**Nearly 90% of disabling accidents and illnesses are not work related and therefore are not covered by workers' compensation.**<sup>1</sup> And, while Social Security provides long-term disability benefits, it replaces only a limited portion of your salary and not all individuals qualify for benefits.

Your employer is making this plan available to you. This insurance is selected and paid for by your employer. **And, if you enroll during the initial enrollment period, no medical exam or health-related information is required.**

Long-term Disability (LTD) coverage allows you to keep a level of financial security with benefit payments that correspond to your income.

<sup>1</sup> Facts from LIMRA – 2014 Disability Insurance Awareness Month, LIMRA International, 2014.

**ADDITIONAL BENEFITS INCLUDE:****TOTAL DISABILITY INCOME BENEFIT**

If an injury prevents you from performing the duties of your regular job, we will pay you a monthly benefit once the elimination period has been met.

**WAIVER OF PREMIUM**

Premium is waived for the coverage and optional riders after you have satisfied your waiting period and as long as you meet the definition of disabled.

**AFFINITY VISION DISCOUNT PROGRAM**

Affinity Vision Discount Program – A complimentary program that provides savings on professional vision care services and eyewear and offers discounts through the Davis Vision network of over 35,000 in-network providers. This program is not an insurance plan.

**RETURN TO WORK INCENTIVE**

Benefits may still be payable when you return to work part-time.

**WORKPLACE  
MODIFICATION**

To assist you with necessary work-place modifications to accommodate your return to work, benefits are available that reimburse your employer for reasonable expenses related to the modifications.

**FAMILY CARE CREDIT**

If, while disabled, you incur family care expenses in order to participate in an approved rehabilitation program, we will reduce the earnings used to determine benefits.

**SURVIVOR BENEFIT**

If you have been disabled and received benefits under the policy, for at least 180 consecutive days, in the event of your death during that period of disability, your spouse or dependent children will receive a lump sum benefit equal to three times the last monthly LTD benefit paid for your disability.

**EMPLOYEE  
ASSISTANCE PROGRAM**

To cope with life's challenges, you and your family may choose to receive behavioral health, financial, and legal consultation from qualified professionals. This program is confidential and provides personalized guidance on issues that affect one's emotions, health, job, and life.

**PERSONALIZED  
GUIDANCE SERVICES**

- Unlimited 24-hour, toll-free telephone access to a behavioral health clinician
- Five telephone or face-to-face consultation sessions per year with a behavioral health clinician, financial planner, and/or legal advisor
- Referrals to local community and government resources
- Unlimited interactive Web services
- LTD claimants receive five additional sessions with a behavioral health clinician





## Exclusions

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Pennsylvania, South Dakota, West Virginia, and Wisconsin we won't pay LTD benefits for any disability:

- unless the employee is under the regular care of a physician
- caused or contributed to by war or act of war (declared or not)
- caused or contributed to by an intentionally self-inflicted injury
- for which the employee is receiving or is eligible to receive benefits under a prior disability plan that: (a) was sponsored by the employer; and (b) was terminated before the effective date of the policy
- caused or contributed to by any surgery or other procedure which: (a) is not medically necessary; or (b) does not promote the proper function of the employee's body or prevent or treat an illness or injury; or (c) is directed at improving the employee's appearance, unless such surgery or procedure is necessary to correct a deformity resulting from a congenital abnormality or a disfiguring illness or injury
- occurring as a result of participating in any sporting event for pay or prize money
- occurring while held, detained or imprisoned in a local, state or federal penal or correctional institution or while in the custody of law-enforcement officials. Persons on work release are not considered to be held, detained or imprisoned if they are otherwise eligible members.

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, West Virginia, and Wisconsin we won't pay LTD benefits for any disability: caused by the employee's commission of or attempt to commit a felony, or to which a contributing cause was the employee being engaged in an illegal occupation; or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.

For residents of Pennsylvania we won't pay LTD benefits for any disability: caused by the employee's commission of or attempt to commit a felony, or to which a contributing cause was the employee being engaged in an illegal occupation.

If an insured is receiving or is eligible for benefits for a disability under a prior plan that was sponsored by the employer and was terminated before the effective date of the EPIC plan, no benefits will be payable under this plan.

Note: This brochure is only a general outline of benefits, limitations, and exclusions. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy(ies) issued. For costs and complete details of the coverage, contact your insurance agent or EPIC directly. Any provisions listed in this brochure that conflict with local, state, or federal laws will conform to those laws.

## PRE-EXISTING CONDITIONS

If an insured has a medical condition, including a sickness or accidental bodily injury, that exists on the effective date of your EPIC LTD group insurance policy, and he or she becomes disabled due to that condition, coverage for their disability will be based on the pre-existing conditions limitation provision contained in their group policy. When our LTD group policy replaces your group's previous LTD coverage, benefits will be paid for a pre-existing condition that's otherwise a covered accidental bodily injury or sickness if the pre-existing waiting period or similar period contained in that prior policy or plan has been satisfied considering continuous time insured under both policies/plans. Pre-existing conditions limitations are: Pennsylvania: 2-9 Lives: 365/730 days All Other States: 2-9 Lives: 12/24 months 10+ Lives: 90/365 days 10+ Lives: 3/12 months.