

GME Disability Insurance Program

Plan Design

Monthly Benefit*	The mandatory monthly benefit is \$1,500 , with \$1,000 , \$2,500 , or \$3,500 additional. * <i>Benefit is tax free</i>
Catastrophic Benefit	Additional 50% of Monthly Benefit.
Elimination Period	Benefits are payable after 90 Days .
Benefit Benefit	Benefits are payable To Age 67 .

Included Policy Features

Mental Nervous

Full Mental Nervous coverage. Supplemental Individual Disability Insurance (IDI) provides support in the event income is disrupted due to mental health illnesses and substance abuse.

Definition of Disability

For the duration of Your Benefit Period: a monthly income benefit will be paid if you are totally disabled in Your Occupation, which means you are unable to work in your occupation, not working in any other occupation, and are under the care of a physician

Guaranteed Premiums

This is an individual, non-cancelable policy that you can maintain throughout your career. The terms of the policy and monthly premium **will not** change as long as premiums are paid.

Waiver of Premium

Premiums are waived after a Disability of at least 90 days.

Presumptive Disability

Total Disability is presumed if, while the policy is In Force, Injury or Sickness causes you to sustain the total loss of use of both hands, or both feet, or one hand and one foot, or to completely lose your sight in both eyes or the hearing in both ears, or speech. You must satisfy the Regular Care of a Physician requirement. When Total Disability is presumed: (1) the Elimination Period will be waived; and (2) Base Monthly Benefits and rider benefits will be paid even if you still work.

Catastrophic Disability Benefit Rider

Additional 50% of Monthly Benefits are paid if catastrophically disabled. Catastrophically Disabled means that, due to an Injury or Sickness: (a) you are unable to perform two or more Activities of Daily Living without Stand-By assistance due to loss of functional capacity; or (b) you require Substantial Supervision due to Severe Cognitive Impairment.

Residual Disability Benefit**

You must be under a doctor's care to be eligible for this benefit, which can pay for up to the end of your benefit period. You don't have to be totally disabled to be eligible, but you must still either lose time (due to injury or sickness) from your job or be unable to perform some of your job requirements and incur a loss of earnings of at least 20%.

**Known as Partial Disability Benefit in CA

ALL Participants in the GME Program must either apply for this coverage or provide proof that you already own adequate disability insurance.

NEED HELP?



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