

# Long Term Disability – Administrators Only

A Long Term Disability benefit is provided to all administrators of Stamford Public Schools at no cost to the employee. The benefit, administered by The Paul Revere Life Insurance Company (Paul Revere), is intended to be a source of income replacement if you become totally disabled while insured due to injury or illness. Below is an overview of the major provisions of the long term disability benefit. However, the official agreement between Stamford Public Schools and The Paul Revere Life Insurance Company remains the final authority on all benefits provisions.

## Amount of Disability Benefit

Paul Revere pays a monthly benefit equal to 66 2/3% of your basic monthly earnings. The minimum benefit is 15% of your basic monthly earnings up to a maximum of \$100. The maximum benefit is \$5,000 per month.

## Maximum Benefit Period

If your disability begins before you reach age 60, the benefit continues until you reach age 65. If your disability begins after you attain age 60, but before you attain age 65, the benefit is limited to 48 months or to age 65, whichever is greater. If your disability begins after you attain age 65, but before age 69, the benefit is limited to 30 months, but not beyond your attain age 70. If your disability begins after you attain age 69, the benefit is limited to 12 months.

## Reduction of Disability Benefits

While you are disabled, you may be eligible for benefits from other income sources. If so, Paul Revere will reduce your benefit by the amount of such other benefits paid or payable. However, if you receive an increase in the benefit you receive from the other source Paul Revere will not reduce your monthly benefit further as a result of the increase.

Listed below are other income sources which will reduce your benefit:

- Unemployment compensation, Workers' Compensation benefits, Social Security disability, or retirement benefits for you and your family, and other legislated benefits for disability, retirement, or unemployment
- Insurance or other recoveries relating to your disability (whether or not for lost earnings)
- Disability, retirement, and unemployment benefits provided by a plan sponsored by another employer or under other group coverage
- Pension or similar benefits from the Teachers Retirement Board's pension plan
- Payments from your auto insurance

## Limitations

Benefits are not paid for any disability that results from:

- War (declared or undeclared), insurrection, rebellion, or participation in a riot or civil commotion
- A self-inflicted injury that is not accidental while sane or insane
- A criminal act or occupation which you commit or attempt to commit
- Loss of a professional or occupational license or certification (which, by itself, does not constitute a disability)

- A pre-existing condition unless you have been insured for a period of 12 consecutive months

## Applying for Benefits

To receive a benefit, a disability claim must be submitted to Paul Revere within 20 days of the first date for which you claim benefits. Claim forms can be obtained by contacting the Benefits Administration Office at 203-977-4773 or 203-977-4196.