One of the most important assets a person has is the ability to earn an income. It’s also an asset that is often overlooked — an oversight that can prove to be very costly.

CIGNA Group Insurance provides disability plans that help provide a continuing source of income at a critical time: when someone is totally disabled and cannot work. Our plans are designed to complement and supplement other plans and other assets. Specific group plans will be designed with the typical needs and average financial situations of a sponsoring group’s members in mind.
Eligibility
Because of the nature of this coverage, only members (usually under age 60), who are actively engaged full-time (at least 30 hours per week) in the duties of their profession for the past 90 straight days or more are eligible for the Plan. Employees of association members may also be eligible in some program configurations.

Definition of Total Disability
During the benefit waiting period and for the first 24 months thereafter, Total Disability means the inability of the Insured to perform the substantial and material duties of his or her occupation. Once benefits have been paid for 24 months, Total Disability means the inability of the Insured to engage in any occupation or employment for which he or she is qualified by reason of education, training or experience.

Limitation on Pre-Existing Conditions
Benefits will not be payable for any condition for which the Insured has received medical treatment, care, advice or diagnosis during the 12 months immediately prior to the effective date of coverage. This limitation does not apply once coverage has been in force for more than two years, unless otherwise indicated by state regulation. Any increases in coverage after the original effective date will be subject to a new Pre-Ex Limitation.

Coordination of Benefits
(not applicable to all plan designs)
An insured's monthly benefit will be reduced by any other benefits he or she is entitled to from group or franchise insurance as well as programs like the following: local, state, provincial or federal government disability or retirement plans or laws including Workers’ Compensation and Social Security; or any salary or wage continuance plan or retirement benefits received under a retirement plan sponsored by your employer.

Plan Features and Options

Mental & Nervous
The Plan pays benefits, for up to 24 months following the waiting period, if an insured is totally disabled as a result of a mental or nervous disorder, alcoholism, drug addiction or the use of a mind-altering drug. The insured must be receiving psychiatric care at least twice a month in order to qualify.

Survivor Benefit
If an insured is totally disabled for at least 90 straight days, and dies while receiving benefits, the Plan will pay 10% of the regular monthly benefits to the Insured’s survivors for a selected number of months, or until the maximum benefit period has been reached (whichever is less).

Waiver of Premium
After an insured has been totally disabled for nine straight months, and is qualified for benefits, all further premiums due during the period of total disability for that insured will be waived.

Residual Disability
If an insured is unable to earn more than 80% of his or her former income after returning to work after at least six months of total disability, the Insured may qualify to collect a Residual Disability benefit. This benefit is payable over the balance of the Insured’s benefit period, subject to a minimum of $50 per month. Coverage terminates when the payable benefit is less than $50 per month.

Coverage Options
- Two-year, Five-Year and up-to-age 65 benefit periods.
- 60, 90 and 180-day waiting periods.
## Other Disability Insurance Programs . . .

### Trade Association LTD

If a group has Members which are employers instead of individuals, we also offer a group LTD plan specifically designed to offer employee benefits for companies with a few as two employees. Coverage levels can be customized for each Member.

### Accident PTD

This plan provides a benefit for insureds who become permanently and totally disabled due to a covered accident. This can be positioned as a non-contrib benefit, or as a voluntary benefit when packaged with other accident benefits. *(See our Accident Disability product information for more complete details.)*

## Important Facts to Consider

- In 1997, 52.6 millions people (19.7% of the population) had some level of disability and 33.0 million (12.3% of the population) had a severe disability.

- Among those with a severe disability, 55% were women and 45% were men.

- 20% of CIGNA's LTD claimants get back to work in some capacity providing partial or residual earnings to offset a portion of the LTD benefits being paid. That's 186% better than the industry average of 7%.

- CIGNA uses *predictive modeling*, an analytical tool, to help coordinate factors such as gender, income, age, etc. — that can and do delay recovery and return to work. By identifying these issues, we assure we are lining up the most appropriate resources to immediately support that person's return to work.

- Only 3% of CIGNA's LTD claim decisions are appealed, when the industry average is 20% — 85% lower than the industry average.

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**NOTE:**

This information is intended to be a brief overview of the benefits available under this Plan. It does not provide costs, limitations, exclusions and terms under which the coverage may be kept in force. The Plan is subject to state filing and approval, and may vary slightly, or not be available by jurisdiction in accordance with applicable laws and regulations.

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