

Plan Outline

DePaul Community Health Centers | Long-Term Disability Plan | New Orleans, LA |

Revised January 1, 2023

Eligible Associates	Active full-time, Associates who are budgeted and working at least 30 hours per week and not covered by any other Employer-sponsored Long-Term Disability Plan.	
Eligibility Date	The first day of the month following date of hire or date of change	
Elimination Period	The Elimination Period is 90 days of Disability. Plan benefits begin on the 1st consecutive calendar day after the Elimination Period, that is the 91 st consecutive calendar day of Disability.	
Benefit Payment Amount	Core Benefit Coverage: 60% of Basic Monthly Earnings. <u>Note:</u> The benefit payment amount is subject to offsets and/or reductions as described in “Other Income Benefits” in Section 2 of the Ascension Long-Term Disability Summary Plan Description.	
Cost of Coverage	Your Employer pays for the cost of core benefit coverage.	
Maximum Benefit Duration	Age When Disability Begins <i>(Less than Age 60)</i>	Maximum Benefit Duration* <i>(to Age 65)</i>
	60	60 Months
	61	48 Months
	62	42 Months
	63	36 Months
	64	30 Months
	65	24 Months
	66	21 Months
	67	18 Months
	68	15 Months
	69 and over	12 Months
	<i>*Exception: While you are Disabled due to a Mental Illness but not confined to a Hospital or Institution, the benefit will be payable for up to 24 months or the Maximum Benefit Duration, whichever is less.</i>	
Claims Administrator	Sedgwick Claims Management Services, Inc.	
Basic Annual Earnings	Your hourly rate of pay in effect at the time of your Disability multiplied by the number of hours you are authorized or scheduled to work during a regular pay period multiplied by the number of pay periods in a calendar year. Your Basic Monthly Earnings is calculated by dividing Basic Annual Earnings by 12.	