

**University of Florida College of Medicine Faculty  
Group Long Term Disability Highlights**

Disability Income coverage provides benefits to replace a portion of your lost income if you have an illness or injury and are unable to work. Monthly Income Benefits help assure financial support that will fill the gap between expenses and income for an extended period of disability.

**Eligibility:** Participants for **the Group Disability** program include the following employees who must be appointed at .75 FTE or above: M.D. or Ph.D. faculty ranked Lecturer and above, appointed in a clinical or basic science department, Visiting M.D. or Ph.D. faculty ranked Lecturer and above appointed for one year or more, in a clinical or basic science department and receiving other than OPS salary.

**Coverage:**

Monthly Income Benefits	60% of your Basic Monthly Earnings to \$15,000 per month
All Sources Benefit	70% between All Sources
Minimum Monthly Income	Greater of \$50 or 10%
Maximum Monthly Income Benefit	\$15,000
Elimination Period	180 Days
Maximum Benefit Duration	Social Security Normal Retirement Age to age 67 = SSNRA (ADEA schedule)
Social Security Integration	Full Family
Definition of Disability	Specialty Own Occupation
Survivor Benefit	3 months of gross monthly benefit
Cost of Living Adjustment- COLA	CPI to 3%; 2 <sup>nd</sup> year for 5 years, Compounded
Return to Work Incentive	24 months
Pre-Existing Exclusions	No Loss No Gain; 3/12 exclusion

**Additional Benefits:**

Work Retention Assistance Services  
Worksite Modification Benefit  
Rehab Services

Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Note that all benefits are subject to change upon plan year renewal. This is a glance at your benefits. You should refer to your Booklet Certificate for clarification. The Master contract will apply wherein there is a discrepancy.