

## Reduction In Coverage For Deductible Sources Of Income *(continued)*

- any compulsory benefit act, employer group insurance policy, or any governmental disability income benefits under an employer retirement system
- any amount received under unemployment compensation law

## Exclusions And Limitations

This policy does not cover or pay a benefit for any loss or disability due to:

- war or act of war, declared or undeclared, or due to any armed conflict between organized forces of a military nature;
- suicide or intentionally self-inflicted injury;
- active participation in a riot;
- committing or attempting to commit a felony;
- your being engaged in an illegal occupation;
- pregnancy (except that complications of pregnancy are covered);
- cosmetic or elective surgery;
- injury sustained during travel in or descent from any aircraft: when the aircraft is used to train, test, or experiment; or when the aircraft is part of any military, naval, or air force;
- while you are in the armed forces of any country or international authority for a period greater than 30 days;
- while incarcerated or under any house arrest; or
- any condition that is the subject of a specified condition exclusion rider.

## Your PIA Trust LTD Plan Also Includes:

- Rehabilitation
- Waiver of Premium
- Survivor Income Benefit
- Income Benefits for Disability due to Transplant Surgery
- Successive Periods of Disability

In addition to the insurance benefits of the Plan, the following valuable service is also provided at no additional cost:

## Employee Assistance Program (EAP)

Dealing with life's challenges can be stressful and, at times, overwhelming. The PIA Trust EAP benefit can help by providing LTD insureds and their families with personal and confidential assistance. Consultation is available on many services including:

- financial and legal services
- referrals to community resources
- support groups
- matters that relate to health and well-being

## How To Apply

To receive a proposal, please contact the Plan Administrator, Lockton Risk Services, Inc., at 800/336-4759.



PIA SERVICES GROUP  
INSURANCE FUND

If you have any questions about the LTD plan or any other PIA Trust plan, please call:

**800/336-4759**

or visit our website at:

**www.piatrust.com**

Administered By:

**Lockton Risk Services, Inc.**

P.O. Box 410679

Kansas City, MO 64141-0679

Fax: 913/652-7599

Coverage described in this brochure underwritten by:

**Unimerica Insurance Company**

Association Administrative Address:

P.O. Box 17828

Portland, ME 04112-8828

under Policy Form ADI-4001-A (UIC)

*PIA National membership, when required, must be current at all times. Please see the Eligibility section for membership exceptions.*

*The complete listing of coverage, including exclusions and limitations, can be found in the policy/certificate. If differences exist between this summary and the policy/certificate, the policy/certificate will govern. To obtain a sample certificate, please contact the Plan Administrator.*

# Long Term Disability Income Insurance Plan



## HIGHLIGHTS OF COVERAGE

Help Protect Your Most Valuable Asset -  
Your Income - With The PIA Trust Long  
Term Disability Income Insurance Plan



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For many people, disability means an interruption in earnings that can put them financially at risk. Even with group coverage, benefits may not be sufficient to cover the extraordinary costs of a severe disability.

The PIA Trust Long Term Disability Income Insurance Plan can provide protection whether you are totally disabled or disabled and working. With **no medical underwriting necessary\*** and additional flexible options available, you can easily customize a plan to suit your own needs.

## Product Offering

The PIA Trust Long Term Disability Income Insurance Plan helps protect your earnings when you become disabled as a result of any of the following:

- Injury
- Sickness

Coverage provided under the policy does not exclude disabilities resulting from mental illness or substance abuse. However, coverage is limited to the lesser of the Maximum Benefit selected or 24 months per lifetime. Please refer to the policy for a complete description of coverage.

## Eligibility

A person described below is an Eligible Person if he or she:

- is under age 65 at the time of application;\*\*
- works at least 30 hours per week; and
- resides in the United States.

Individual proprietors, partners, corporate officers, limited liability partners, and managers of a Member Agency who are principally engaged in the business of the Member Agency and who maintain current membership status in the National Association of Professional Insurance Agents;

Trustees of PIA Services Group Insurance Fund who maintain current membership status in the National Association of Professional Insurance Agents;

Persons employed as executive directors, department heads, division heads, or senior staff of the National Association of Professional Insurance Agents, a local PIA affiliate, or PIA Services, Inc.

Licensed employees of Member Agencies;

Independent producers who:

- work exclusively for a Member Agency;
- maintain current membership status in the National Association of Professional Insurance Agents;
- receive from the Member Agency a monthly commission which, when combined with any draw against commission, equals an amount not less than minimum wage times 150 hours; and

*\*Benefits subject to a pre-existing condition limitation*

*\*\*California applicants must be under age 55 at the time of application*

- are certified by the Member Agency as working at least 30 hours per week.

Employees of a Member Agency;

Employees of PIA Services Group Insurance Fund;

Employees of National Association of Professional Insurance Agents or its local PIA affiliates; and

Employees of PIA Services, Inc.

**Member Agency:** an individual proprietorship, partnership, limited liability company, or corporation which is:

- principally engaged in the insurance business; and
- a member of the National Association of Professional Insurance Agents.

## How Much Can You Purchase?

You may apply for up to 60% of your monthly earnings, from a minimum of \$200 to a maximum of \$8,000 per month in \$100 increments. There is **no medical underwriting**, however, a pre-existing condition limitation may apply.

## Pre-Existing Condition Clause

We will not cover any disability that begins during the first 24 months after your effective date of insurance or increase in insurance if it is caused or contributed to by a Pre-Existing Condition.

A Pre-Existing Condition is defined as any injury or sickness for which you were diagnosed by or received treatment from a physician or other licensed practitioner; took any drugs or medications; or had symptoms for which an ordinarily prudent person would have sought treatment within the 12 month period prior to your effective date of insurance or increase in insurance.

## Benefit Period Options

You have the choice of three benefit periods and may select the one which best suits your needs:

### • To age 65 Benefit Period

Benefits are payable to age 65 for disabilities that begin prior to age 64; for those that begin between ages 65 and 69, benefits are payable for 12 months.

### • 5 Year Benefit Period

Benefits are payable for 60 months for disabilities that begin prior to Age 65; and for 12 months for disabilities that begin between ages 65 and 69.

### • 2 Year Benefit Period

Benefits are payable for 24 months for disabilities that begin prior to Age 65; and for 12 months for disabilities that begin between ages 65 and 69.

Policy terminates at age 70.

## Elimination Period Options

You may elect to have benefits commence after **90** or **180** days.

## Important Options You Can Purchase:

### • Catastrophic Disability

An additional level of income protection which allows for up to 100% income replacement for severe and catastrophic disabilities. Reduced work capacity or loss of income is not required.

When catastrophic disabilities result in a deterioration or loss of intellectual capacity or the inability to perform activities of daily living - ADLs (Activities of daily living are bathing, dressing, toileting, transferring, continence and eating), traditional levels of income replacement are not enough. Severe disabilities create special needs that require major expenditures (home modifications, special equipment or personal care assistance) in addition to normal living expenses.

Catastrophic Disability provides benefits in the event you are cognitively impaired or are unable to perform two or more Activities of Daily Living. If you experience this type of severe disability, you can be paid the monthly Catastrophic Disability benefit once you have satisfied the waiting period. Payment of this benefit does not require loss of income. You may opt to replace anywhere from 0-40% of your monthly earned income, up to a maximum of \$3,200 per month.

### • Cost of Living Adjustment

The need to protect income from inflation is even more acute when a disability benefit is the primary source of income. This rider can increase the monthly benefit amount while disabled (insured must be disabled for a period of one year and disability must have occurred prior to age 60). The adjustment is based on the lesser of changes in the Consumer Price Index (CPI-W), with a minimum of 0% and a maximum of 6% increase per year.

## Reduction In Coverage For Deductible Sources Of Income

The benefit amount payable at time of Disability will be the lesser of the monthly benefit amount elected or:

1. 60% of Your Indexed Per-Disability Earnings minus any Deductible Sources of Income for Total Disability; or
2. 80% of Your Indexed Per-Disability Earnings minus any Deductible Sources of Income for Residual Disability.

The minimum monthly benefit is the greater of \$100 or 10% of the monthly benefit amount.

**Deductible Sources of Income** include:

- all income from any employer or for any work;
- any benefits you are eligible for or receive under Workers' Compensation Law, Occupational Disease Law, Social Security or other similar plan;