

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

## GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on September 10, 2015.

### POLICY INFORMATION

Policyholder:	Radnor Township School District
Policy Effective Date:	August 1, 2015
Policy Anniversary:	August 1
Policy Number:	GLTD-AXCN
Group Number:	G000AXCN
Classification:	All Eligible Superintendents
Minimum Work Hours Required:	18.75 hours per week
Eligibility Present Waiting Period:	None
Eligibility Future Waiting Period:	None
When Insurance Begins:	the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The later of: a) 90 calendar days; or b) the date Your short-term Disability ends.

### BENEFITS

Monthly Benefit Percentage:	60%																				
Maximum Monthly Benefit:	\$4,000																				
Minimum Monthly Benefit:	\$100																				
Maximum Benefit Period:	<table><thead><tr><th>Age at Disability</th><th>Maximum Benefit Period</th></tr></thead><tbody><tr><td>61 or less .....</td><td>to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;</td></tr><tr><td>62 .....</td><td>Your SSNRA, or 3 years and 6 months, whichever is longer;</td></tr><tr><td>63 .....</td><td>Your SSNRA, or 3 years, whichever is longer;</td></tr><tr><td>64 .....</td><td>Your SSNRA, or 2 years and 6 months, whichever is longer;</td></tr><tr><td>65 .....</td><td>2 years;</td></tr><tr><td>66 .....</td><td>1 year and 9 months;</td></tr><tr><td>67 .....</td><td>1 year and 6 months;</td></tr><tr><td>68 .....</td><td>1 year and 3 months;</td></tr><tr><td>69 or older .....</td><td>1 year.</td></tr></tbody></table>	Age at Disability	Maximum Benefit Period	61 or less .....	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;	62 .....	Your SSNRA, or 3 years and 6 months, whichever is longer;	63 .....	Your SSNRA, or 3 years, whichever is longer;	64 .....	Your SSNRA, or 2 years and 6 months, whichever is longer;	65 .....	2 years;	66 .....	1 year and 9 months;	67 .....	1 year and 6 months;	68 .....	1 year and 3 months;	69 or older .....	1 year.
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Own Occupation Definition:	3 years																				

Portability:	Included
Survivor Benefit:	3 months
Vocational Rehabilitation Benefit:	5%

**LIMITATIONS/EXCLUSIONS**

Alcohol/Drug Abuse/Substance Abuse Limitation:	24 months
Mental Disorder Limitation:	24 months
Pre-existing Condition Exclusion:	3/12