



# Bennington College

LTD/Basic Life/AD&D - Plan Highlights- Non-Union/Faculty (Group 1)  
Effective July 1, 2018

<b>LONG TERM DISABILITY</b>		<b><i>Unum Policy # 910432</i></b>
Eligibility	All active faculty and non-represented staff regularly working at least half-time as defined by the Employer	
Benefit Amount	60% of your monthly earnings, to max of \$8,000 per month.	
Definition of Disability:	<ul style="list-style-type: none"><li>- 2 Year Regular Occupation</li><li>- Zero-Day Residual</li><li>- Accelerated Elimination Period</li><li>- Work Incentive Benefit during the first 24 months of disability payments</li></ul>	
Elimination Period	180 days	
Duration	Social Security Retirement Age/Reducing Benefit Duration	
Pre-existing Condition	3/12	
Employee Assistance Program	Included	
Travel Assistance Program	Included	
Premium	Employer and Employee Paid	

<b>LIFE/AD&amp;D INSURANCE</b>		<b><i>Unum Policy # 910432</i></b>
Eligibility	All active faculty and non-represented staff regularly working at least half-time as defined by the Employer	
Benefit Amount	1x Annual Earnings rounded to the next higher \$1,000, to a maximum benefit of \$200,000	
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.	
Accelerated Death Benefit	75% to \$500,000	
Survivor Support	Included	
Portability	If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract.	
Life Planning Financial And Legal Resources	Included	
Life Benefit Reduction	65% at age 65; 50% at age 70 and 35% at age 75	
Premium	Employer and Employee Paid	

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.