

Mental Health Mental Retardation Authority of Harris County
Long Term Disability
Schedule of Benefits Summary

Eligibility	Coverage is effective after a 90 day waiting period for all active full-time Employees of the Employer who regularly work a minimum of 30 hours per week
Monthly Benefit Percentage	60%
Maximum Benefit	\$7,500 per month
Minimum Benefit	\$50 or 10% of benefit
Elimination Period	90 days
Trial Work Days During the Benefit Waiting Period	No limit on trial work days during benefit waiting period provided earnings Received do not exceed the earnings test over the entire period
Definition of Disability	24 Months Own/Any Occupation
Own Occupation Earnings Test	80%
Any Occupation Earnings Test	60%
Definition of Covered Earnings	Standard Wage includes the employee's wage or salary
Maximum Benefit Period (ADEA)	Social Security Normal Retirement Age
Integration Type	Family
Maximum Benefit Duration	Less than Age 65 / 5 years duration Age 65-69 / To age 70 (but not less than 1 yr) Age 70 and over / 1 year duration
Employer Contribution	100%
Taxation of Benefits	Premium is paid with Pre-Tax dollars
Return to Work Incentive Benefit	Allows up to 100% income replacement for 24 months while receiving benefits under this plan
Rehabilitation Program	Included
Survivors Benefits	3 months lump sum
Pre-Existing Condition Limitation	3 months Prior/12 months Insured
Limited Benefit Periods	Mental Illness, Drug and Alcoholism Limitation 24 Month Lifetime Limitation

**For a detailed description of benefits, please reference the Summary Plan Description. The Summary Plan Description and Group Contract will always be primary to this document in the event of a discrepancy.



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