

Southwestern Wisconsin Community Action Program

Group No. 803960



Summary Plan Description

LIFE INSURANCE

Eligibility:	Active, full-time employees
Benefit Amount:	\$25,000
Guarantee Issue Amount:	\$25,000
Waiver of Premium:	Included prior to age 60
Age Reduction:	35% at age 65 and 50% at age 70
Living Benefit Provision:	In the event of terminal illness, insureds may elect payment of up to 50% of the life benefit
Employee AD&D Insurance:	Same as Life Amount

Note: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be a difference between this summary and the contract, the contract will govern.

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Summary Plan Description

SHORT TERM DISABILITY INSURANCE

Purpose: To provide weekly earnings during time lost from work due to a disability

Benefit Starting Date: 1st Day Accident/8th Day Illness

Maximum Benefit Period: 26 weeks

Scheduled Benefit Percentages: 60% of weekly earnings

Guarantee Issue Amount: \$1,000

Maximum Weekly Benefit: \$1,000

Pre-Existing Conditions: Waived

Maternity: Included

Survivor Benefit: Included: 3 weeks

Partial Disability: Included

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Summary Plan Description

LONG TERM DISABILITY INSURANCE

Purpose:	To provide monthly earnings during time lost from work due to a disability
Elimination Period:	180 Days
Benefit Percentage:	60% of monthly earnings
Benefit Duration:	Social Security Normal Retirement Age
Minimum Monthly Benefit:	10% or \$100, whichever is greater
Guarantee Issue Amount:	\$6,000
Maximum Monthly Benefit:	\$6,000
Pre-Existing Conditions:	3/12 Months
Mental Illness & Substance Abuse Limitations:	24 Months unless hospital confined
Own Occ Duration:	2 Years
Definition of Disability:	Partial/ Residual
Integration Method:	Social Security Family
Employee Assistance Program:	Included

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