

## LONG TERM DISABILITY INCOME PROTECTION PLAN

### THE NEED FOR LTD INCOME PROTECTION

In the last 20 years, deaths due to the “big three” (cancer, heart attacks and strokes) have gone down significantly, but disabilities due to those conditions are up dramatically<sup>1</sup>. Income lost through disability is 2x the loss associated with auto accident losses and 3x greater than fire losses<sup>2</sup>. Approximately 3 in 5 disabling injuries suffered by workers in 2001 occurred off the job<sup>3</sup>. 48% of all home foreclosures are the result of a disability, while only 3% result from death<sup>4</sup>.

### HOW DOES THE PLAN WORK?

The Long Term Disability (LTD) Plan pays you a monthly benefit if you become totally disabled. Payments begin after the Elimination Period and continue until the benefit period is exhausted or the disability ends. The Elimination Period you select is the number of days (30, 90 or 180) that must elapse after a disability occurs before benefits begin.

1. National Underwriter, May 2002  
2. JHA Fact Book  
3. National Safety Council, Injury Facts 2002 edition  
4. Housing and Home Finance Agency of the U.S. Government



**Plan Administered by:**  
Bultman Financial Services, Inc.  
13625 Bishop's Drive, Suite 100  
Brookfield, WI 53005  
Phone: (262) 782-9949  
Toll Free: (800) 344-7040  
Fax: (262) 782-1454

[www.bultmanfinancial.com](http://www.bultmanfinancial.com)

A Member Benefit of



**Approved By:**  
The State Bar of Wisconsin

For more information,  
visit [www.wisbar.org](http://www.wisbar.org).



Long Term  
Disability (LTD)  
Income  
Protection  
Plan



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Underwritten by Anthem Life Insurance Company

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### SPECIAL FEATURES

**INDEXING** — Your pre-disability earnings on which your benefit is calculated are increased by 7% each anniversary of the disability payment period.

**MAXIMUM BENEFIT DURATION** — You may receive benefits up to age 65 if disabled before age 61. If disabled after age 61, you are eligible for benefits on a reducing benefit duration scale, based on the Age Discrimination in Employment Act (ADEA).

**WORKPLACE MODIFICATION** — Anthem may reimburse the employer for reasonable costs of workplace modifications to help a member with a disability return to work.

**VOCATIONAL REHABILITATION** — Anthem may provide services — such as vocational testing and training, job modifications, and job placement — to help a member with a disability return to active employment.

**SOCIAL SECURITY ASSISTANCE** — If a member is receiving benefits, Anthem will assist them with applying for Social Security and, if necessary, offer guidance through the appeal process.

**PREMIUM WAIVER** — Your disability premiums are waived from the first of the month following the beginning of benefit payments. Premiums are waived while benefits are payable.

**SURVIVOR INCOME BENEFIT** — If a member has a disability for at least 180 consecutive days and is receiving benefits at the time of death, a lump-sum payment equal to three times the monthly benefit will be paid to the member's survivor.

### ELIGIBILITY AND APPLICATION

#### Who is Eligible?

You may apply for coverage if you are: a member of the State Bar of Wisconsin; under age 70; actively and regularly engaged on a full-time basis (at least 30 hours per week) in an approved occupation and earning at least \$20,000 per year.

#### When Does Coverage Begin?

Coverage takes effect on the date your application is approved if the correct premium has been received by the Plan Administrator. You must be performing normal activities and actively working on a full-time basis on the date premium is paid or coverage is approved, whichever is later. All coverage is subject to approval by Anthem Life Insurance Company. Once your coverage has been approved, you will receive a certificate describing your coverage under the Policy issued to the State Bar of Wisconsin.

#### How Do I Apply?

1. Choose an Elimination Period of 30 days (Plan A), 90 days (Plan B) or 180 days (Plan C).
2. Consult the rate tables in the next column to determine the cost per \$100 of monthly benefit for the coverage you have chosen. Calculate your premium by multiplying the \$100-per-month rate according to the benefit amount you want (i.e., for \$2,000 in monthly benefits, multiply the \$100 rate by 20). Your benefit amount cannot exceed 70% of your gross monthly earnings to a maximum amount of \$10,000.

#### Semi-Annual Premium

Per \$100 of Monthly Benefits:

APPLICANT'S AGE	PLAN A (30 Days)	PLAN B (90 Days)	PLAN C (180 Days)
Under 30	\$4.98	\$1.92	\$1.14
30 – 34	4.98	1.92	1.14
35 – 39	5.58	2.16	1.32
40 – 44	8.40	3.24	1.98
45 – 49	13.44	5.22	3.18
50 – 54	17.28	6.66	4.08
55 – 69	18.06	6.96	4.26

Premiums are payable each January 1 and July 1. They are based on your age when coverage is effective and increase as you attain a new age bracket. Your age is that on your birthday nearest the premium due date of January 1. Anthem Life Insurance Company has the right to change premiums on a class-wide basis.

### LIMITATIONS & EXCLUSIONS

Benefit Integration - Other income will be used to reduce these disability benefits. Other income benefits are those to which you are entitled, whether applied for or not, from other sources such as workers' compensation or similar laws, a government/employer retirement system or plan, a salary continuation or sick leave plan, or Social Security (and similar statutes) for you and your dependents.

Benefits received under another disability plan will not be used to reduce your benefits received under this group disability plan until the other disability benefit, when added to your maximum LTD benefit received under this plan, exceeds 70% of your pre-disability earnings. In no event will you receive less than the greater of \$100 or 10% of your gross monthly benefit each month you remain eligible for benefits, except in the case of overpayment or while receiving work earnings.

What Is Not Covered - Disabilities resulting from war or military service, attempted suicide or intentionally self-inflicted injuries while sane or insane, participation in an assault or felony, operation of a Motorized Vehicle while under the influence of any intoxicant or drug whether or not prescribed by a physician, any Accident, Illness or Injury related to being under the voluntary influence of any drug or intoxicant, unless taken according to the advice of a physician, or loss of a professional or occupational license or certification.

This brochure briefly describes the State Bar of Wisconsin LTD Plan. A complete description of benefits, limitations and exclusions is given in the certificate and the Policy issued to the State Bar. The State Bar of Wisconsin receives a license fee for its endorsement of this Plan.