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manage risk®

Disability Insurance

DO THIS TEST AND EARN LUs

The AIA Trust is pleased to provide AIA members with the opportunity to earn two AIA Continuing Education System (CES) Learning Units. This test covers facts about the various types of disability insurance that AIA Trust offers. Answers can be found on the AIA Trust website. You don't have to ace the test to get credit; the primary objective of the test is to learn what you don't know about disability insurance!

After you complete the test, scan, and email it to AIATrust@aia.org along with your name and AIA member number. After we receive your test we will add the Learning Unit to your online transcript and will email the answer sheet with the correct responses to you.

T F	1. Under current tax laws, if you pay your own personal disability premiums, your benefits are tax-free.
T F	2. Long Term disability benefits are usually designed to cover 100% of your average monthly income.
T F	3. For a professional architect it is important that the "definition of disability" be tailored to include disabilities that prevent you from conducting the duties of your occupation as an architect.
T F	4. Disabilities due to mental illnesses are considered the same as other disabilities under the federal American's with Disabilities Act (ADA) and must be paid for the same benefit duration.
T F	5. It is important for your plan to include a "residual benefit" that allows you to return to work at lower pay, while still maintaining a level of disability benefits.

T F	6. If you are covered by both an individual disability policy and a policy provide by your employer your individual disability benefits are reduced by the amount of benefits you receive from your employer's plan.
T F	7. Benefits for disabilities due to pre-existing conditions are now fully covered under federal law.
T F	8. A disability that is due to a pregnancy or childbirth or a related medical condition, except for a complication of pregnancy are excluded under most individual long term disability policies.
T F	9. Premium rates for individual Long Term disability coverage are based on the participants age, the amount of monthly benefit selected, the waiting period selected, and the duration of benefits selected.
T F	10. Generally individual group disability insurance is less expensive than individual disability insurance purchased directly from an insurance agent or company.
T F	11. According to the Social Security Administration, one in three workers will suffer a long-term disability before they reach retirement.
T F	12. Under group firm Long Term Disability insurance each employee is guaranteed acceptance with no medical exam required.
T F	13. Typically disabilities due to sickness or injury, which are primarily based on self-reported symptoms, and disabilities due to mental illness have a limited pay period up to 24 months.
T F	14. In most cases, the coverage is considered a tax deduction to the firm for the percentage of the premiums paid by the Firm.
T F	15. Group firm Long Term Disability coverage premiums are based on the number of employees in the firm, their ages, sex and salary.

T F	16. Group Business Overhead disability insurance provides a monthly benefit to help pay business expenses such as rent and salaries, if the principal owner suffers a covered disability.
T F	17. This plan is especially important for sole practitioners, partnerships, and single-professional firms.
T F	18. Excluded expense under Group Business Overhead disability insurance includes the employees' salary for an employee hired as a replacement for the insured.
T F	19. Coverage under Group Business Overhead disability insurance does not require medical underwriting as benefits are provided under a guaranteed issue basis.
T F	20. Rates for Group Business Overhead disability insurance are based on the participant's age, sex, monthly benefit selected and benefit duration period.