Disability or Disabled means You are prevented from performing one or more of the Essential Duties of:  
1. Your Occupation during the Elimination Period;  
2. Your Occupation, for the 24 months following the Elimination Period, and as a result Your Current Monthly Earnings are less than 80% of Your Indexed Pre-disability Earnings; and  
3. After that, Any Occupation.  
   
**Your Occupation** means Your Occupation as it is recognized in the general workplace. Your Occupation does not mean the specific job You are performing for a specific employer or at a specific location.  
   
**Any Occupation** means any occupation for which You are qualified by education, training, or experience, and that has an earnings potential greater than the lesser of:  
1. the product of Your Indexed Pre-disability Earnings and 80%; or  
2. the Maximum Monthly Benefit.

**Essential Duty** means a duty that:  
1) is substantial, not incidental;  
2) is fundamental or inherent to the occupation; and  
3) cannot be reasonably omitted or changed.  
Your ability to work the number of hours in Your regularly scheduled workweek is an Essential Duty. However, working more  
than 30 hours per week is not an Essential Duty.