



My Benefits: Financial Protection

MUTUAL of OMAHA



Basic Long Term Disability

As an additional means of financial protection, Mamaroneck provides eligible employees with Long Term Disability insurance, at no cost to you. This coverage helps provide a monthly source of income if you are unable to work due to a disability or extended illness.

Who is eligible for coverage?

You are eligible for Long Term Disability coverage if you are part of one of the following groups:

- All active, full-time employees classified as Administrators, Director of School Facilities, Treasurer, Unaffiliated Secretary, Superintendents and Unaffiliated Administrators.
- All active, full-time employees classified as Clerical Staff employees regularly working a minimum of 25 hours per week.

How does Long Term Disability coverage work?

If you are classified as Administrators, Director of School Facilities, Treasurer, Unaffiliated Secretary, Superintendents and Unaffiliated Administration, you'll receive the lesser of 60% of your monthly Covered Earnings rounded to the nearest dollar or Maximum Disability Benefit, reduced by any other income benefits if you are unable to work due to a disability or extended illness that continues beyond 180 days. The maximum monthly benefit you can receive is \$5,000.

If you are classified as a Clerical Staff, you'll receive the lesser of 50% of your monthly Covered Earnings rounded to the nearest dollar or Maximum Disability Benefit, reduced by any other income if you are unable to work due to a disability or extended illness that continues beyond 90 days. The maximum monthly benefit you can receive is \$3,000.

How do I enroll?

Mamaroneck provides this benefit at no cost. Eligible employees are automatically enrolled.

Short Term Disability

Short Term Disability insurance helps ensure a continued income if you become ill or injured and unable to work on a temporary basis. Common examples include recovery after the birth of a child or recuperation after surgery.

How does this coverage work?

You can enroll in Short Term Disability Insurance to help you provide a weekly source of income for up to six months if you are unable to work due to a medical condition that lasts more than seven consecutive days.

Your policy provides disability income for off-the-job accidental injuries and illness, and you can select either a 7-day or 14-day elimination period before benefits begin.

Other plan features include:

- Guaranteed Issue
- Terminal illness rider

How do I enroll?

During Open Enrollment, you can enroll online or by phone.

This benefit is fully paid by the employee through payroll deductions.

See the *How Do I Enroll* section for details.

