



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.