

Long Term Disability

Disability insurance can help you remain financially stable by providing a portion of your income if you become disabled and are unable to work. These benefits are provided through The Hartford Group. This is an employer paid benefit so there is no cost to the employee.

Who is Eligible and When

Full time operations staff and administrators working at least 30 hours per week are eligible 30 days following their date of hire.

Long-Term Disability Benefits at a Glance

	Long-Term Disability
Monthly Benefit	All Full-Time Support Staff Employees & Bus Drivers: 60% of Monthly Earnings
Monthly Maximum	All Full-Time Support Staff Employees & Bus Drivers: \$2,000 per Month
Benefit Duration	The greater of your Social Security Normal Retirement Age or 4 years
Elimination Period	30 Days
Pre-Existing Limitation	6/6/12*

**Benefits may not be paid for any condition treated within six months prior to your effective date until you have been covered under this plan for 12 months, or you have not received treatment for the condition for 6 months after the effective date.*

What is Long Term Disability insurance?

When an employee cannot work for an extended period of time due to a disability, a long term disability plan can help cover a portion of the employee's salary.

Why is Long Term Disability insurance important?

Statistics show 3 out of every 10 workers between the ages of 25 and 65 will experience an accident or illness that keeps them out of work for 3 months or longer, with nearly 60% of these injuries occurring off the job. If an employee is hurt off the job, worker's compensation will not cover them.

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience.