

Long Term Disability (Employee/Employer Paid)

Administered by Symetra

Long-term disability insurance replaces a portion of your income if you become too sick or injured to work for an extended period of time. Benefit payments for an approved claim will begin once a certain amount of time has passed—called the **elimination period**—after the start of your disabling condition.

As a new hire, you may enroll in LTD coverage and **no evidence of insurability is needed!** If you choose to enroll at a later time (such as open enrollment in future years) you will need to complete evidence of insurability.

Pre-existing Condition Exclusion: A Disability caused by, contributed to by, or resulting from a Pre-existing Condition will be covered only if the Disability begins after you've been insured for 12 consecutive months. A Pre-Existing Condition means a sickness or injury for which you received treatment within 3 months before your coverage effective date.

	Benefit Amount	Elimination Period	Maximum Benefit Duration	Who Pays for the Premium?
Long-term Disability	You receive 66.67% of your income up to \$8,334* per week. <i>*Please see contract for benefit maximum amount specific to your contract/unit.</i>	Benefits begin after 90 days of absence from work due to illness or injury.	Reduced Benefit Duration (To Age 65)	Employee & Employer** <i>**Employer Contribution may or may not apply. Please see your contract to determine if you receive a contribution from the district towards your LTD</i>

How to Calculate Your Rate:

$$\frac{\$0.200}{\text{(rate)}} \times (\text{your monthly salary} \times .6667) / 100 = \$ \text{Monthly Long Term Disability Cost}$$

note: this amount cannot exceed the benefit maximum amount listed in your contract

Monthly Rate per \$100 of monthly covered payroll:

	RATE
All Employees	\$0.200

NOTE: if your contract states that you receive a contribution towards LTD premiums, you will subtract that amount from the cost you calculate above.

Example: Someone earning \$50,000 per year will pay \$66.67 of monthly premium

Example: Someone earning \$50,000 per year AND their contract states they have a monthly employer contribution of \$50 the employee will pay \$16.67 in monthly premium (\$66.67-\$50.00)

Electronic Evidence of Insurability (EOI)

If you elect newly elect STD coverage amounts LATE (LATE is any time after your new hire enrollment period, such as open enrollment) you can use the below link to complete evidence of insurability (EOI)!

If you are a new hire, no EOI is needed!

<https://symetra.uniblox.live/WUEmC/ybt29>

For more information and a full summary of this benefit, please visit <https://britehr.app/willmarindependentschool/1>