



What is it?

Long-term disability insurance pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy provides money that can help you pay your bills.

Your long-term disability coverage

Long-term disability																									
Eligibility description	All full-time employees electing LTD only (180 day elimination)																								
Contributions	You pay the cost of your coverage.																								
Coverage amount	66.67% of your monthly salary to a maximum of \$8,000 per month																								
Maximum payment period	<p>Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:</p> <table> <tr> <th>Age at disability</th><th>Maximum benefit period</th></tr> <tr> <td>Under 60</td><td>To age 65</td></tr> <tr> <td>60</td><td>60 months</td></tr> <tr> <td>61</td><td>48 months</td></tr> <tr> <td>62</td><td>42 months</td></tr> <tr> <td>63</td><td>36 months</td></tr> <tr> <td>64</td><td>30 months</td></tr> <tr> <td>65</td><td>24 months</td></tr> <tr> <td>66</td><td>21 months</td></tr> <tr> <td>67</td><td>18 months</td></tr> <tr> <td>68</td><td>15 months</td></tr> <tr> <td>69+</td><td>12 months</td></tr> </table>	Age at disability	Maximum benefit period	Under 60	To age 65	60	60 months	61	48 months	62	42 months	63	36 months	64	30 months	65	24 months	66	21 months	67	18 months	68	15 months	69+	12 months
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Elimination period	180 days																								
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.																								
Preexisting condition(s): Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months lookback; 12 months after exclusion																								
Premium waived if disabled: Premium won't need to be paid when you're receiving benefits.	Not applicable																								
EmployeeConnectSM services: Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included																								

Long-term disability rate information

Monthly rate	\$0.522 per \$100 of covered payroll
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