



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

	Basic benefit	Buy-up benefit		
Eligibility description	All full-time exempt and non-exempt employees who are citizens or legal residents of the United States, its territories and protectorates earning more than \$36,000 per year excluding executives			
Contributions	Your employer pays the cost of your coverage.	You pay the cost of your coverage.		
Coverage amount	60% of your monthly earnings up to a maximum of \$5,000 per month.	60% of your monthly earnings up to a maximum of \$10,000 per month.		
Maximum payment period	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:		
	Age at disability	Maximum benefit period	Age at disability	Maximum benefit period
	Under 63	To normal retirement age or 48 months, if greater	Under 63	To normal retirement age or 48 months, if greater
	63	To normal retirement age or 42 months, if greater	63	To normal retirement age or 42 months, if greater
	64	36 months	64	36 months
	65	30 months	65	30 months
	66	27 months	66	27 months
	67	24 months	67	24 months
	68	21 months	68	21 months
	69 and over	18 months	69 and over	18 months
Elimination period	90 Days	90 Days		
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable	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 effective date of coverage	3 months lookback; 12 months after effective date of coverage		
Premium waived if disabled: Premium won't need to be paid when you're receiving benefits.	Yes	Yes		



Progressive income benefit	Included	Included
Family care expense	Included	Included
EmployeeConnectSM services: Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included	Included

Long-term disability buy-up rate information

Monthly rate	\$0.728 per \$100 of covered payroll
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Exclusions, limitations, and reductions

Like any insurance, this long-term disability insurance policy does have some exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot
- Your disability occurs while you're imprisoned for committing a felony
- Your disability occurs while you're residing outside of the United States or Canada for more than 12 consecutive months for a purpose other than work

Your benefits may be reduced if you're eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation
- Salary continuance
- Sick leave

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.



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