



## 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

Eligibility description	All full-time employees who are citizens or legal residents of the United States, its territories and protectorates earning less than \$36,000 per year excluding executives																			
Contributions	Your employer pays the cost of your coverage																			
Coverage amount	60% of your monthly earnings to a maximum of \$5,000 per month																			
Maximum benefit period	<div>Social Security Normal Retirement Age (SSNRA) or maximum benefit period, whichever is less:</div> <table><thead><tr><th>Age at disability</th><th>Maximum benefit period</th></tr></thead><tbody><tr><td>Under 63</td><td>To normal retirement age or 48 months, if greater</td></tr><tr><td>63</td><td>To normal retirement age or 42 months, if greater</td></tr><tr><td>64</td><td>36 months</td></tr><tr><td>65</td><td>30 months</td></tr><tr><td>66</td><td>27 months</td></tr><tr><td>67</td><td>24 months</td></tr><tr><td>68</td><td>21 months</td></tr><tr><td>69 and over</td><td>18 months</td></tr></tbody></table>		Age at disability	Maximum benefit period	Under 63	To normal retirement age or 48 months, if greater	63	To normal retirement age or 42 months, if greater	64	36 months	65	30 months	66	27 months	67	24 months	68	21 months	69 and over	18 months
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Under 63	To normal retirement age or 48 months, if greater																			
63	To normal retirement age or 42 months, if greater																			
64	36 months																			
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66	27 months																			
67	24 months																			
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69 and over	18 months																			
Elimination period	90 days																			
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable																			
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																			
Premium waived if disabled: Premium won't need to be paid when you're receiving benefits.	Yes																			
Family care expense	Included																			
EmployeeConnect <sup>SM</sup> services: Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included																			



## 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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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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