

Long-Term Disability

Long-Term Disability (LTD) insurance helps protect your income if you are unable to work due to a serious illness or injury.



Who is eligible:

Full-time employees who are regularly scheduled to work 30 or more hours per week.

What is the benefit:

- Replaces 60% of your monthly salary, up to a maximum of \$10,000 per month
- Provides financial support if you are unable to work due to a qualifying disability

When does coverage begin:

- Coverage begins after you elect the benefit and your enrollment becomes effective (based on your hire date or Open Enrollment elections)
- Benefits begin after a 180-day waiting period (approximately 6 months) of being continuously disabled
- During this time, Short-Term Disability (STD) typically provides coverage first

How do you enroll? You can elect LTD coverage during:

- New hire enrollment, or
- Annual Open Enrollment. Enroll through Workday.

Cost

- This is an employee-paid benefit
- Premiums are deducted from your paycheck
- Your cost is based on your age and monthly earnings

For detailed rate information, please refer to: ([Beacon Mobility LTD rate sheet](#))

Important Information

- Pre-existing condition limitation:
- If you receive treatment for a condition within the 3 months prior to your coverage effective date, benefits for that condition may not be payable until you have been covered under the plan for 12 months

Benefit Exclusions & Limitations

Benefits are not payable if your disability results from:

- Self-inflicted injury
- Act of war
- Cosmetic surgery (unless related to a disabling condition)
- Participation in a felony, misdemeanor, or riot

Additional Information

For more details, please review: ([LGF Voluntary LTD plan document](#)).

This communication is provided for informational purposes only and does not constitute a Summary Plan Description (SPD), contract, or guarantee of benefits. In the event of any discrepancy, official plan documents will govern. Benefits eligibility, offerings, and provisions may vary by employee type, status, location, and bargaining unit and may not apply to all employees. For employees covered by a Collective Bargaining Agreement (CBA), the applicable CBA will govern where differences exist.