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 disablin0g condition)
- Participation in a felony, misdemeanor, or riot

Additional Information
For more details, please review: (LGF Voluntary LTD plan document)