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 active employees
Contributions	You pay the cost of your coverage.
Coverage amount	60% of your monthly salary to a maximum of $10,000 per month
Maximum payment period	Maximum benefit period, whichever is less: **Age at disability** – **Maximum benefit period** Under 65 – Five years 65 – 69 – To age 70 (but not less than one year) 70 and over – One year
Elimination period	After the end of your short-term disability or a period of 180 days of disability, whichever is greater.
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.	Yes
***EmployeeConnect*^SM^ services:** Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included

Long-term disability rate information

Age range	Monthly premium rate
0 – 24	$0.111
25 – 29	$0.128
30 – 34	$0.181
35 – 39	$0.243
40 – 44	$0.451
45 – 49	$0.708
50 – 54	$1.115
55 – 59	$1.496
60 – 64	$1.656
65 +	$1.574

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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