

Voluntary Long Term Disability

Your income is important and you depend on it for almost everything. If you're too sick or hurt to work for a long period of time, you can rely on long term disability insurance to replace a portion of your monthly income.



Your primary monthly benefit is 60% of your earnings prior to your disability up to \$6,000 minus other income sources. Other income sources could include but aren't limited to Social Security for you and your dependents, other earnings, workers compensation, state disability (if applicable) and salary continuance.

Your benefits are determined by your W2 - 1 year average. This is your definition of earnings and is outlined further in the booklet you'll receive following enrollment.

Eligibility	
Eligible employees	All active, full-time employees working at least 20 hours a week
Benefits payable	
Primary monthly benefit	60% of your earnings up to \$6,000
Benefit amount	Your primary monthly benefit minus other income sources
Elimination period	Benefits begin after 90 days
Own occupation period	2 year
Benefit payment period	Varies based on your age when you become disabled, see chart below
Limitations & exclusions	
Pre-existing conditions	3 months prior / 12 months insured
Other limitations	A complete list is included in your booklet

