



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 benefit eligible Employees, including benefit eligible seasonal Employees, in active employment in the United States with the Employer	
Contributions	Your employer pays the cost of your coverage	
Coverage amount	60% of your monthly earnings to a maximum of \$17,500 per month	
Maximum benefit period	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:	
	Age at disability Less than age 62 Age 62 Age 63 Age 64 Age 65 Age 66 Age 67 Age 68 Age 69 or older	Maximum benefit period To SSNRA 60 months 48 months 42 months 36 months 30 months 24 months 18 months 12 months
	Year of Birth 1937 or before 1938 1939 1940 1941 1942 1943-1954 1955 1956 1957 1958 1959 1960 and after	SSNRA 65 years 65 years 2 months 65 years 4 months 65 years 6 months 65 years 8 months 65 years 10 months 66 years 66 years 2 months 66 years 4 months 66 years 6 months 66 years 8 months 66 years 10 months 67 years
Elimination period	180 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

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 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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