



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 CW Roberts Contracting, Inc. employees		
Contributions	You pay the cost of your coverage		
Coverage amount	60% of your monthly earnings to a maximum of \$10,000 per month		
Maximum benefit period	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:		
	Age at disability		Maximum benefit period
	Under 60		To age 65 (but not less than five years)
	60		60 months
	61		48 months
	62		42 months
	63		36 months
	64		30 months
	65		24 months
	66		21 months
67		18 months	
68		15 months	
69+		12 months	
Elimination period	After the end of your short-term disability or a period of 90 days of disability, whichever is greater		
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		
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	Weekly premium rate per \$100
0 – 24	\$0.037
25 – 29	\$0.031
30 – 34	\$0.033
35 – 39	\$0.053
40 – 44	\$0.079
45 – 49	\$0.170
50 – 54	\$0.257
55 – 59	\$0.225
60 – 64	\$0.224
65 +	\$0.406

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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