



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

	Basic benefit	Buy-up benefit		
Eligibility description	All full-time employees excluding Priests			
Contributions	Your employer pays the cost of your coverage.	You pay the cost of your coverage.		
Coverage amount	40% of your monthly earnings to a maximum of \$5,000 per month	65% of your monthly earnings to a maximum of \$7,500 per month		
Maximum benefit period	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:		
	Age at disability	Maximum benefit period	Age at disability	Maximum benefit period
	Under 60	To age 65	Under 60	To age 65
	60	60 months	60	60 months
	61	48 months	61	48 months
	62	42 months	62	42 months
	63	36 months	63	36 months
	64	30 months	64	30 months
	65	24 months	65	24 months
	66	21 months	66	21 months
	67	18 months	67	18 months
	68	15 months	68	15 months
69+	12 months	69+	12 months	
Elimination period	90 days	90 days		
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable.	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.	Three months lookback; 12 months after effective date of coverage	Three 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	Yes		
Progressive income benefit	Included	Included		
Family care expense	Included	Included		



EmployeeConnectSM services: Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.

Included

Included

Long-term disability buy-up rate information

Monthly rate

\$0.470 per \$100 of covered payroll



Benefit 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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