



Long Term Disability Insurance

Protect your employees' income and your company's bottom line. This insurance comes with innovative resources designed to help you build a more productive workplace. Our Workplace Possibilities(SM) program, included at no extra cost, helps employees stay on the job and return to work sooner. While not all claims can be shortened, our customers are currently experiencing anywhere from a 10% to a 25% reduction in disability days who participate in the Workplace Possibilities Program. That's just one example of how we add real value as your partner.

Covered Members

A regular employee of the Employer, other than a water or light department employee working 20 or more hours per week.

	Voluntary LTD Plan 15	Voluntary LTD Plan 16	Voluntary LTD Plan 17
Benefit Schedule	60%	60%	60%
Insured Predisability Earnings	\$8,333	\$8,333	\$8,333
Maximum Monthly Benefit	\$5,000	\$5,000	\$5,000
Minimum Monthly Benefit	\$100	\$100	\$100
Benefit Waiting Period	180 Days	180 Days	180 Days
Maximum Benefit Period	To SSNRA	To SSNRA	To SSNRA
Guarantee Issue Benefit Amount	Full Benefit	Full Benefit	Full Benefit
Employer Contribution	0%	0%	0%
Minimum Participation	Greater of 100% or 10 lives	Greater of 75% or 10 lives	Greater of 20% or 10 lives
Taxability of Benefits	Non-Taxable	Non-Taxable	Non-Taxable
Own Occupation Period	24 Months	24 Months	24 Months
Partial/Residual Disability	Included	Included	Included
Preexisting Condition Period	3/12	3/12	3/12
Mental & Nervous Limitation	24 months	24 months	24 months
Substance Abuse Limitation	24 months	24 months	24 months
Other Limited Conditions	24 months	24 months	24 months
Return to Work Incentive	24 months	24 months	24 months
Employee Assistance Program	Included: 3 face-to-face	Included: 3 face-to-face	Included: 3 face-to-face