

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

EXPECT THE UNEXPECTED

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

Short-term disability (STD) insurance replaces part of your income for limited duration issues such as:

Pregnancy issues and childbirth recovery

Prolonged illness or injury

**Surgery and recovery time
STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability.**

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Weekly benefit amount	60% of weekly earnings up to a maximum of \$1,500 per week
Benefits begin	After 15 days of disability due to accident or due to sickness
Maximum payment period	11 weeks (based on first day you are disabled, not when benefits begin)

Rates per \$10 weekly benefit		
< 25	\$0.285	\$0.285
25-29	\$0.285	\$0.285
30-34	\$0.285	\$0.285
35-39	\$0.285	\$0.285
40-44	\$0.298	\$0.298
45-49	\$0.306	\$0.306
50-54	\$0.312	\$0.312
55-59	\$0.318	\$0.318
60-64	\$0.346	\$0.346
65-69	\$0.358	\$0.358
70-74	\$0.373	\$0.373
75-79	\$0.373	\$0.373
80-99	\$0.373	\$0.373

VOLUNTARY LONG-TERM DISABILITY INSURANCE

Long-term disability (LTD) insurance replaces part of your income for longer term issues such as:

- Debilitating illness (cancer, heart disease, etc.)
- Serious injuries (accident, etc.)
- Heart attack, stroke
- Mental disorders.

If you qualify, LTD benefits begin after short-term disability benefits end. Payments may be reduced by state, federal, or private disability benefits you receive while disabled.

4 THINGS TO KNOW ABOUT LTD INSURANCE:

1. It can protect you from having to tap into your retirement savings.
2. You can use LTD benefits however you need, for housing, food, medical bills, etc.
3. Benefits can last a long time. from weeks to even years. if you remain eligible.
4. Benefits are tax-free, since you pay the premiums with after-tax dollars.

Monthly benefit amount	60% of monthly earnings up to a maximum of \$6,000 per month.
Benefits begin	After 90 days of disability
Maximum payment period	Later of age 65 or SSNRA

Rates per \$100 monthly benefit		
< 25	\$0.210	\$0.210
25-29	\$0.210	\$0.210
30-34	\$0.315	\$0.315
35-39	\$0.525	\$0.525
40-44	\$0.801	\$0.801
45-49	\$1.116	\$1.116
50-54	\$1.442	\$1.442
55-59	\$1.839	\$1.839
60-64	\$1.540	\$1.540
65-69	\$1.210	\$1.210
70-74	\$1.049	\$1.049
75-79	\$1.049	\$1.049
80-99	\$1.049	\$1.049