

DISABILITY COVERAGE

LONG-TERM DISABILITY COVERAGE

Monthly Benefit	Replaces up to 60% of your monthly base pay
Maximum Benefit	\$5,000 per month
Maximum Benefit Duration	Age 65
Elimination Period	After 90 days of sickness or accident
SAMPLE PREMIUM for 35 year old with \$2,000 monthly income.	SAMPLE MONTHLY PREMIUM \$7.44 with \$1,200 monthly benefit.

HOW LONG-TERM DISABILITY COVERAGE WORKS:

Two months ago, Cody was injured in an accident that resulted in a covered disability. His plan has an elimination period of 90 days. This means on the 91st day that he will be eligible to begin collecting benefits.

The policy provides a maximum benefit of 60% of pay, up to \$5,000 a month, and a maximum benefit duration to age 65 or Social Security Normal Retirement Age.

Long-term disability is intended to protect your income for a long duration after you have depleted short-term disability or any sick leave your company may offer.



DID YOU KNOW?

- The average long-term disability claim duration is 31.2 months¹.

¹ 2010 Gen Re Disability Fact Book