

Disability Insurance



For this plan year, the following disability option is available. Refer to the carrier benefits summary for the exact benefit level associated with your plan.

Long Term Disability – Employer Paid

Plan Features	The Standard
Plan Pays	60% of salary
Maximum Monthly Benefit	\$6,000
Elimination Period	90 days
Duration of Benefits	To age 65 as long as you become disabled before age 62; the maximum benefit period is on an age-defined schedule after that (specifics in the table below)

Did you know?

41% of people with arthritis are forced to limit their physical activity, making it the leading cause of disability in the US.

– Illinois Department of Public Health. “Arthritis and Disability.” 2007. Web Accessed November 10, 2014.

Max Benefit Period Schedule after Age 62

Age	Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.