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

Eligibility description	All teachers and hourly employees	
Contributions	You pay the cost of your coverage	
Coverage amount	60% of your monthly earnings to a maximum of $6,500 per month	
Maximum benefit period	**Age at disability**	**Maximum benefit period**
	Under 65	5 years
	65 - 68	To age 70
	69+	1 year
Elimination period	90 days	
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	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.	12 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	
***EmployeeConnect*SM services:** Gives you and your family confidential access to counselors, along with personal, counseling, legal, and financial assistance.	Included	

Long-term disability rate information

Age range	Monthly premium rate per $100
0 – 24	$0.290
25 – 29	$0.360
30 – 34	$0.560
35 – 39	$0.590
40 – 44	$0.620
45 – 49	$0.710
50 – 54	$0.910
55 – 59	$1.030
60 – 64	$1.490
65 – 69	$1.560
70 +	$1.640

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 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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LCN-6459796-030624
PDF 5/24 **Z01**
Order code: GP-LTDEP-FLI001

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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