

All Full-Time Employees

## Long-term Disability Insurance

### Keep getting a check when you're hurt or sick.

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

#### AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to \$10,000) starting 90 days after you are out of work and continuing up to age 65 or Social Security Normal retirement Age (SSNRA), whichever is later.
- Includes *EmployeeConnect*<sup>SM</sup> EAP services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance.
- Program Services include:
  - Unlimited, 24/7 access to information and referrals
  - In-person help for short-term issues; up to five sessions with a counselor per person, per issue, per year.
  - One free consultation with a network attorney (with subsequent meetings at a reduced fee)
  - One free consultation with a financial counselor
  - Online tools, tutorials, videos and much more

#### ADDITIONAL DETAILS

**Pre-existing Condition:** If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.