Carrier Name: Guardian

Plan Name: Non-Contributory Long-Term Disability

Disability Definition:

Monthly Benefit: 60% of salary to maximum $10000/month

Elimination Period: Day 181

Payment Period: Social Security Normal Retirement Age

Pre-Existing Conditions: 3 months look back; 12 months after exclusion

Own Occupation Limitation: For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.

Guaranteed Insurability: We Guarantee Issue $6000 in coverage

Taxation of Benefit:

Plan Year:

Member Website:

Customer Service Phone Number: