

Long Term Disability

Long-term disability (LTD) insurance helps to replace your income if you are sick or injured and cannot work. It is designed to begin after you have been disabled for a predetermined waiting period, known as the elimination period, of 90 days.

Important Note:

If you are enrolling in long-term disability (LTD) coverage offered through The Standard via on-line, other than the period that you were initially eligible to enroll, you will be required to **mail a completed Medical History Statement to The Standard by November 30, 2011**. Once your application has been processed and reviewed by The Standard, you will receive a notification of approval / denial of LTD coverage.

The deduction for LTD coverage will begin the first of the month following notification of approval from The Standard.

Eligibility

All active full-time Employees who work 30 hours per week on a regularly scheduled basis for HCPSS.

Eligibility Waiting Period

First day of the month following your date of hire.

Elimination Period

90 days

Benefit Percentage/ Maximum & Minimum Benefit

You have a choice of choosing a plan which can replace 25%, 40% or 50% of your monthly income loss to a maximum of \$6,500.

The chart below will help you determine the cost of LTD insurance. The cost will automatically calculate when you select this coverage online.

Per Payroll Rates Based on 20 Annual Deductions									
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Option 1 Rate	\$.0414	\$.0414	\$.0666	\$.0864	\$.1356	\$.1842	\$.2796	\$.3642	\$.3642
Option 2 Rate	\$.0360	\$.0360	\$.0582	\$.0774	\$.1218	\$.1650	\$.2496	\$.3270	\$.3270
Option 3 Rate	\$.0342	\$.0342	\$.0552	\$.0696	\$.1110	\$.1524	\$.2322	\$.3018	\$.3018

If I Elect:	My LTD Benefit Will Be:	Annual Salary Maximum
Option 1	LTD coverage of up to 50% of my regular pay to maximum of \$6,500	\$156,000
Option 2	LTD coverage of up to 40% of my regular pay to maximum of \$6,500	\$195,000
Option 3	LTD coverage of up to 25% of my regular pay to maximum of \$6,500	\$312,000

$$\frac{\text{Annual Salary}}{\div 12} = \text{Monthly Salary} \quad \frac{\div 100}{} = \text{Rate Above} \quad \times \text{Rate Above} = \$ \text{Pay Period Cost}$$

Your cost may change if your salary changes within the benefit's plan year.