



**COVERAGES THAT COUNTS:
AFFORDABLE PROTECTION**

Lawrence Livermore National Security, LLC

October 21, 2021





[CTA]WEBSITE, CONTACT INFO

HELPING YOU PREPARE FOR THE UNEXPECTED: YOUR BENEFIT OPTIONS

Who is eligible?

All Active regular or limited-term employees of Lawrence Livermore National Security, LLC who work at least 17.5 hours per week on a regularly scheduled basis.

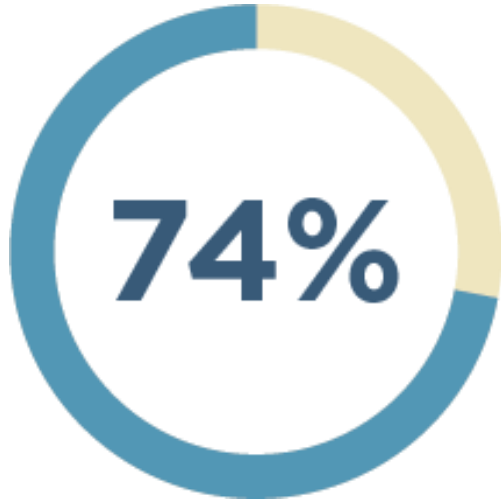
When can you enroll?

October 25th – November 12th, 2021

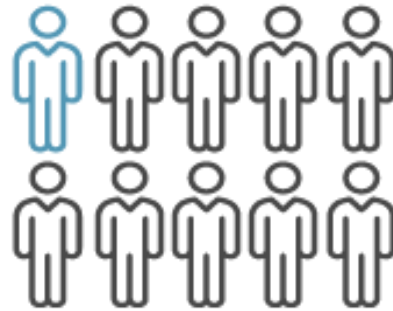
When does coverage begin?

January 1, 2022

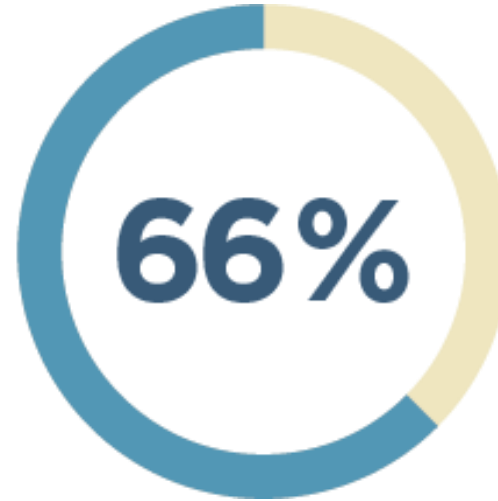
AMERICAN WORKPLACE TRENDS



of employees live paycheck to paycheck¹



Nearly **1 in 10** workers making \$100K live paycheck to paycheck¹



of bankruptcies tied to medical issues²



¹ "Getting Paid In America" survey, American Payroll Association, September 2019

² American Public Journal of Health study, 02/2019

DISABILITY INSURANCE

Disability insurance provides:

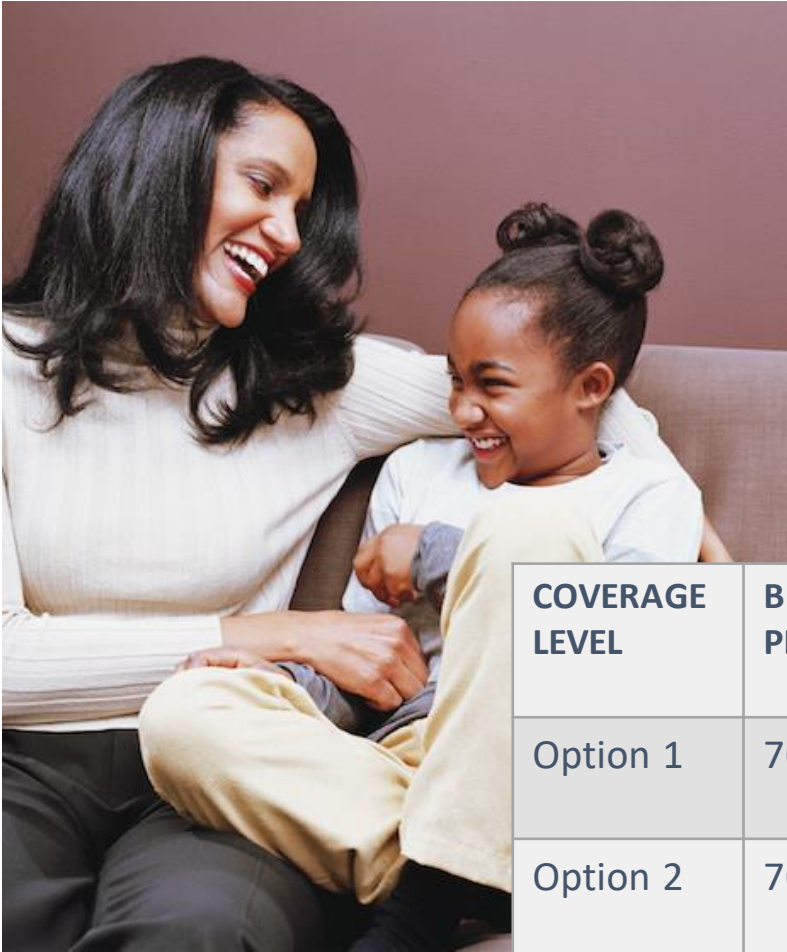
- Income protection for when you are unable to work due to disabling condition for long periods of time
- Supportive services to help you recover and return to work
- Therapeutic counseling
- Professional help for legal and financial issues

THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

37%

of people indicate they can't pay an unexpected \$400 bill without using a credit card and carrying a balance.¹

¹ Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020, <https://www.federalreserve.gov/publications/files/2019-report-economic-well-being-us-households-202005.pdf>, (PDF), page 29, viewed on 9/11/20.



SHORT-TERM DISABILITY INSURANCE

Your employer allows you to choose between four Short-term Disability options

COVERAGE LEVEL	BENEFIT PERCENTAGE	MAXIMUM WEEKLY BENEFIT	SICKNESS BENEFIT STARTS	INJURY BENEFIT STARTS	BENEFIT DURATION
Option 1	70%	\$3,462	On the 8 th days sick	On the 8 th days injured	52 weeks
Option 2	70%	\$3,462	On the 31st days sick	On the 31st days injured	52 weeks
Option 3	70%	\$3,462	On the 91st days sick	On the 91st days injured	52 weeks
Option 4	70%	\$3,462	On the 181st days sick	On the 181st days injured	52 weeks

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PAYCHECK PROTECTION KEEPS FAMILY AFLOAT

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LONG-TERM DISABILITY INSURANCE

You may purchase Long-term Disability coverage that provides benefits for both work-related and non-work-related causes

BENEFIT PERCENTAGE	MAXIMUM MONTHLY BENEFIT	MINIMUM MONTHLY BENEFIT	BENEFIT START DATE	BENEFIT DURATION
50%	\$15,000	\$100	On the 367 th day of your disability	If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until the greater of your Social Security Normal Retirement Age or 3.5 years

- **If your disability occurs at age 63 or above, the number of payments may reduce**
- **Treatment free period of 3 consecutive months; once continuously insured for 12 months, pre-existing condition limitations no longer apply**

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FINANCIAL SUPPORT AND A FOCUS ON RECOVERY

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**A COMPASSIONATE TEAM:
SUPPORT WHEN YOU NEED IT MOST**

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WRAP-UP AND Q&A

Available plans

- Short-term & Long-term Disability Insurance

Important Dates

- Enrollment period October 25th-November 12th, 2021
- Coverage Starts January 1, 2022



HOW TO FILE A CLAIM

[How to File a Claim – STD](#)

[How to File a Claim – LTD](#)

[Disability Insurance Chalk Talk](#)

[Disability Insurance - Hurting While Working](#)



THANK YOU!

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

