

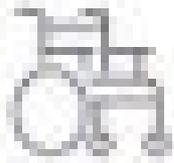
2022

## SHORT & LONG TERM DISABILITY INSURANCE



# DISABILITY INSURANCE OVERVIEW

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## DISABILITY INSURANCE





# SHORT TERM & LONG TERM DISABILITY INSURANCE

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## WHAT IS IT?

Disability insurance is designed to help protect your income if you're hurt or sick and can't work. It's:

- A percentage of your income every week (STD) or month (LTD).
- A way to help pay the bills.
- The support to help you get back on your feet and back to work safely.
- Affordable group rates with convenient payroll deductions.

## WHY GET DISABILITY INSURANCE?

Make the smart decision.  
Get Disability Insurance this enrollment period.





# SHORT TERM & LONG TERM DISABILITY INSURANCE

## WHY DO I NEED IT?

Accidents are not the only cause of a disability, others include:

- Back pain
- Pregnancy
- Heart Disease
- Mental illnesses and more

Whatever the cause, a disability can mean months out of work, without a paycheck.

You could risk getting behind on bills like:

- The rent/mortgage
- Car payments
- Tuition
- Utilities



Just over one in four of today's 20-year-olds will become disabled before they retire.

Social Security Basic Facts 2014. Viewed on 6/17/2015.  
Available at <http://www.ssa.gov/news/press/basicfact.html>



# SHORT TERM DISABILITY INSURANCE

## COVERAGE INFORMATION

- How much STD coverage am I able to purchase?

Lawrence Livermore allows you four (4) STD coverage options:

| COVERAGE LEVEL | BENEFIT PERCENTAGE | MAXIMUM WEEKLY BENEFIT | SICKNESS BENEFIT STARTS          | INJURY BENEFIT STARTS               | BENEFIT DURATION |
|----------------|--------------------|------------------------|----------------------------------|-------------------------------------|------------------|
| Option 1       | 70%                | \$3,462                | On the 8 <sup>th</sup> days sick | On the 8 <sup>th</sup> 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         |

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



# LONG TERM DISABILITY INSURANCE

## COVERAGE INFORMATION

- How much LTD coverage am I able to purchase?

| BENEFIT PERCENTAGE | MAXIMUM MONTHLY BENEFIT | MINIMUM MONTHLY BENEFIT | BENEFIT START DATE | BENEFIT DURATION   |
|--------------------|-------------------------|-------------------------|--------------------|--|
| 50%                | \$15,000                | \$100                   | After 52 weeks     | 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.<br>If your disability occurs at age 63 or above, the number of payments may reduce. |

- What about pre-existing conditions?
  - Must be treatment-free for 3 consecutive months before the date your plan begins.
  - After your plan has been in effect for 12 months, no limitations on pre-existing conditions.

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



## SHORT TERM & LONG TERM DISABILITY INSURANCE

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### ALL THE DETAILS

- Who is eligible?
  - You are eligible for this insurance if you are an active regular or limited-term employee who works at least 17.5 hours per week on a regularly scheduled basis.
- When can I elect my coverage?
  - You may enroll during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.
  - Both coverage offerings (Short Term & Long Term) must be elected together.
- When does my coverage begin?
  - Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage, or when evidence of insurability is approved).
- Am I guaranteed coverage?
  - If this is the first time you are eligible to elect coverage, evidence of insurability is not required.
  - If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.
  - Evidence of insurability is also required to make a change to enhance your current coverage.

# QUESTIONS?

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