

Voluntary Group Long-Term Disability Income Protection

Income Protection from Long-Term Illness or Injury

Our Voluntary Long-Term Disability Income Protection plan is designed to provide flexible income protection to an impacted employee and the security of continued income for the family of the disabled employee.

Plan Options

■ Group Size

Competitive programs for groups of all sizes.
Available to groups of 2 or more lives (minimum of 10 in the state of Washington).

■ Maximum Weekly Benefit

Weekly Benefit Amount is selected by the insured ranging from \$100 to \$1,150 per week in \$50 increments not to exceed 60% of basic weekly earnings.
Benefit payments will be paid monthly.
Benefits are guaranteed issue for timely enrollments on groups that meet minimum participation requirements.

■ Maximum Benefit Period

The plan sponsor or employer may select one of the following four plans*:

- Plan 1: 5-year Accident / 2-year Sickness
- Plan 2: 5-year Accident / 2-year Sickness
- Plan 3: 5-year Accident or Sickness
- Plan 4: To age 65 Accident or Sickness

**Participation requirements apply.*

■ Pre-existing Conditions

12/6/24 Exclusion (not available in all states).

■ Elimination Periods

Available options are 90 or 180 days.

■ Definition of Disability

During an initial 24-month own occupation period, an employee is considered disabled if unable to perform the material and substantial duties of their own occupation due to injury or sickness. After the own occupation period, disability is determined by the insured's ability to perform all of the material and substantial duties of his own or any other occupation for which he is qualified for by training, education, experience, age and physical and mental capacity.

■ Partial Disability Benefit

This benefit pays an employee that has an injury or sickness, but is able to perform one or more (but not all) of material and substantial duties of their job or are only able to perform their own occupation on a part-time basis. The benefit will be paid for a disability once the insured has met the elimination period with a combination of total and/or partial disability and is earning less than 80% of their pre-disability income.

■ GuidanceResources® Online

We offer online resources, articles and information on a variety of topics including personal health, family matters, financial and legal concerns free of charge. This service is available online 24-hours a day, seven days a week to all insured participants under our program.

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