

GROUP LONG TERM DISABILITY INSURANCE PROPOSAL
 Scott County
 Shakopee, MINNESOTA

01 – All Permanent Employees working at least 20 hours per week and Long-Term Temporary Employees in accordance with County Policy and Union provisions (Core)

QUOTED BENEFITS	Maximum Monthly Covered Salary	\$11,667
	Maximum Monthly Benefit	\$7,000
	Guarantee Issue	\$7,000
	Benefit Percent	60%
	Minimum Monthly Benefit	Greater of \$100 or 10% of Gross LTD Benefit
	Continuation of Coverage	Applies
	Subrogation	Included
	Elimination Period	60 consecutive calendar days
	Maximum Benefit Period	ADEA; to age 67
	Own Occupation Period	24 months following the end of the Elimination Period
	Definition of Disability	Zero Day
	Return to Work	First 12 months of Disability with Work Earnings
	Monthly Benefit	70% All Sources
	Coordination With Other Income Benefits	Full Family/General Freeze
	Integration with State Plan	Yes
	Require Application for State Plan	Yes
	Mental Illness Limitation	None-Same as any Physical Disease
	Substance Abuse Limitation	None-Same as any Physical Disease
	Employer Contribution	100%
	Sick Leave	Pays in addition to sick pay
	Maternity Coverage	Included
	Cumulative Elimination Period	15 Working Days
	Pre-Existing Condition Exclusion	3 month/12 months
	Minimum Participation	100%
	Leave of Absence Coverage	FMLA; Paid or Unpaid Leave of Absence or Medical Leave of Absence - 12 months
	Claim Payment Method	Monthly
	Conversion of Insurance	Applies
	Activities of Daily Living	Applies
	Rehabilitation	Applies
	Survivor Benefit	3x GMB

TAX REPORTING	This proposal includes a free service for LTD benefits that pays the employer's portion of FICA withholding and releases you from 941 and W-2 reporting requirements.
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