



### Long Term Disability

*"insurance for your most valuable asset...your income"*



### What happens if I'm sick or injured and can't work for months...or even years?

If a sudden illness or serious accident occurred, you could go from breadwinner to dependent in the blink of an eye. And the chances of that happening are much greater than you think:

- Almost 3 in 10 workers entering the work force today will become disabled before retiring.
- The average long-term disability absence is 2.5 years.

### Disability can have long-lasting financial consequences

- Nearly 50% of all mortgage foreclosures are the result of disability, compared to 2% caused by death.
- Two-thirds of applicants to the Social Security Disability Insurance program are initially denied, and the wait for appeals averages more than 500 days.
- With an average monthly benefit of \$978, Social Security Disability Insurance is often not enough to maintain the standard of living of those who qualify.

Even if you're part of a two-income family, the repercussions of being unable to work for an extended period can be severe.

Long-Term Disability insurance offers you a way to replace part of your income if you should suffer a serious illness or injury and can't work. And through your employer, you can get this protection at an affordable group rate.

#### Key Advantages of This Plan

- NEW EMPLOYEES can purchase coverage without providing proof of good health. Get in now to insure your insurability for the future!
- You're covered for injury or sickness 24 hours a day, seven days a week, on or off the job.

## LONG TERM DISABILITY (LTD)

- Benefits begin on the **91st day** of a disability and are payable for injury, sickness or pregnancy up to your normal retirement age, as defined by Social Security.
- You may elect any level of coverage, in increments of \$100 between \$500 and \$5,000 per month, provided you don't insure more than 60% of your monthly income.
- Employees currently insured for \$500 or more monthly benefit or newly eligible employees have the opportunity to increase their Long term Disability without having to provide a Health Questionnaire. The amount of increase is subject to the normal pre-existing conditions period.
- Employees not currently participating in the plan may apply for Long Term Disability by providing proof of good health. Please complete the health questions. (The minimum total benefit must be \$500 per month.)
- **For additional information or forms go online to the *connect2mybenefits* site.**

### LTD Monthly Rates

<b>AGE</b>	<b>Rate Per Month per \$100 of LTD Benefit</b>
<b>0-24</b>	<b>\$.26</b>
<b>25-29</b>	<b>\$.27</b>
<b>30-34</b>	<b>\$.35</b>
<b>35-39</b>	<b>\$.41</b>
<b>40-44</b>	<b>\$.61</b>
<b>45-49</b>	<b>\$1.05</b>
<b>50-54</b>	<b>\$1.28</b>
<b>55-59</b>	<b>\$1.60</b>
<b>60-64</b>	<b>\$1.71</b>
<b>65-69</b>	<b>\$1.71</b>

*For example: An employee at age 33 would pay \$3.50 per month for \$1,000 per month in benefits.*



For additional information call  
Integrity Employee Benefits 1-866-437-7977  
or email [integrity@integrityeb.com](mailto:integrity@integrityeb.com)

Log-in to the ***connect2mybenefits*** website for much more information on these benefits. Download and print forms, use calculators to determine your financial need, watch videos explaining coverages and much more.

Rate calculations are based on the attained age as of the effective date. For those benefits subject to proof of good health, coverage will become effective upon approval. Employees must be actively at work on the effective date of coverage. **This information is a brief summary, please see your policy certificates or call for more details.**