

DISABILITY INSURANCE

TWO MAIN TYPES:

- Short Term Disability
 - Covers 40-60% of base salary
 - Can last from few weeks to a year
 - Short waiting period
- Long Term Disability
 - Covers 50-70% of base salary
 - Benefits end when disability ends
 - 90-day waiting period after onset of disability



DISABILITY IN THE WORKPLACE INFO:

- Americans with Disabilities Act--www.ada.gov
- The National Organization on Disability--www.nod.org
- Council for Disability Awareness--www.disabilitycanhappen.org
- Social Security Administration--www.ssa.gov/disability



DID YOU KNOW?

- Leading causes of long-term absences are NOT work related
- Average duration of absences due to disability is 34 months

Long-Term Disability Insurance

Initial Enrollment Effective January 1, 2024

Long-term disability is intended to help continue your income if you become unable to work due to illness or injury. The City provides regular full-time employees with long-term disability insurance. Effective January 1, 2024, the Group Long Term Disability plan will be underwritten by Madison National Life Insurance Company, Inc and serviced by Ochs.

Benefit Amount

60% of your basic monthly earnings, to a maximum monthly benefit of \$8,000.

Elimination Period

Benefits will begin 90 days after suffering a covered illness or accident.

Earning Income While Disabled

Benefits are reduced by other income you may receive during a disability, including Social Security or a State Retirement Disability benefit plan. See your certificate of insurance for details.

Pre-Existing Conditions

Definition: A pre-existing condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 3-month period prior to your effective date of coverage.

Coverage under this plan:

You cannot receive benefits due to a pre-existing condition until you have been continuously covered under the group policy for at least 12 months and been actively at work for at least one day after the end of the 12 months.

DISCLAIMER: This is a brief description of coverage and is not a contract. Read your group certificate carefully for exact terms and conditions. You're welcome to request a full copy of the plan certificate through your employer