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.