

**What you need to know about your Worksite Long Term Disability Benefits**

- Elimination Period:** This is a period of consecutive days of disability before benefits may become payable under the contract.
- Maximum Benefit Duration:** This is the length of time that you may be paid benefits if continuously disabled as outlined in the contract.
- Pre-Existing Condition Period:** Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.

**Worksite Long Term Disability Coverage**

Your benefit is 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$5,000.

| Elimination Period                  | Maximum Benefit Duration   | Pre-Existing Condition Period  |                      |
|-------------------------------------|--|--|----------------------|
| 180 days injury / 180 days sickness | <b>Age When Total Disability Begins</b><br>Less than age 61<br>61<br>62<br>63<br>64<br>65<br>66<br>67<br>68<br>69 and over | <b>Maximum Duration</b><br>5 years<br>Lesser of Social Security Full Retirement Age or 5 years<br>Greater of Social Security Full Retirement Age or:<br>3.5 years<br>3 years<br>2.5 years<br>2 years<br>21 months<br>18 months<br>15 months<br>12 months | 3 months / 12 months |

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