

LTD Plan

Covered Members

A regular partner employee or an employee of the Employer working 30 hours per week

Plan

LTD Income Benefit	60%
Insured Predisability Earnings	\$10,000
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	\$100
Benefit Waiting Period	90 Days
Maximum Benefit Period	To SSNRA
Own Occupation Period	24 Months
Guarantee Issue (benefit)	Full Benefit
Employer Contribution	100%
Pre-Existing Exclusion	3/12

Cost

Employer Paid

- **No Mandatory Rehab or Return to Work Responsibility Language**
- **No Subjective Claims Limitations**
- **Includes an 80% Assisted Living Benefit for Severe Disabilities**
- **Per incident limits for Mental and Substance**
- **Includes an Option for Specialty to SSNRA for Class 1 Partners Only**
- **Partial Disability is always covered.**
- **24 month duration for mental disorder and substance abuse per incidence.**
- **Own occupation definition of disability requires an earnings loss “OR” an inability to perform the material duties of the own occupation.**
- **An Employee Assistance Program (EAP) is included. EAP services offered through Horizon Health EAP Services include WorkLife services, legal and financial counseling and up to three face-to-face assessment and counseling sessions.**