

Long Term Disability Insurance (LTD)

How Do I Enroll?

Make the selection for LTD on the Flexible Benefits Enrollment/Change Application Form in the back of this guide.

Who Is Eligible?

Any regular, active employee over age 18 whose full-time equivalency equals .5 or more is eligible to join the Voluntary Long Term Disability (LTD) plan insured by Assurant Employee Benefits, underwritten by Union Security Insurance Company. (Your union may also offer a members-only LTD Plan. **You cannot participate in both.**)

Pre-Existing Condition Limitation

Proof of good health is not required. Instead, this plan pays no benefit for any injury or sickness, which begins in the first 12 months of your coverage, if the disability results from a pre-existing condition. A pre-existing condition is one for which you have seen a medical practitioner or taken medication in the 3 months before your coverage effective date, and for which you did not go “treatment-free” for 3 months before your disability began.

Plan Highlights

LTD provides continuing income and protection if you become disabled due to an injury, accident, or sickness. If you are qualified as disabled for 180 continuous days, you will be eligible for benefits. The plan pays 66⅔% of your base monthly salary up to a maximum of \$10,000 each month while you are disabled. This 66⅔% of your salary is offset by any income from Social Security, workers compensation, or retirement plan(s) if any of these benefits are being received.

Plan Features	Plan Coverage
Payments to You	66⅔% less applicable offset
Benefits Start	After 180 days of disability or once sick leave is exhausted, whichever is later
Combined Benefits	Guarantees total Combined Benefits Payments when this plan is added to Social Security, Workers' Compensation, and Sick Leave Benefits
Duration of Benefits	Maximum benefit period: <ul style="list-style-type: none"> • Under 60 – the day before retirement age • 60–65 – 36 months • 65–68 – 24 months • 68–70 – 18 months • 70–72 – 15 months • 72 or over – 12 months

Conversion Privilege

If your LTD insurance ends, you may be able to convert to coverage provided under a conversion policy. You must have been insured under the policy for at least a year.

How Much Will My Coverage Cost?

You can determine how much your coverage will cost by following the four steps below:

Four Steps:	Calculation	Example (30 yr. old Non-SLB member)
Step 1. Enter your gross or pre-tax pay (not including bonus or overtime)	\$ _____	\$35,000
Step 2. Enter your rate based on your age and Sick Leave Bank eligibility from the table below	\$ _____	.00129
Step 3. Multiply Step 1 by Step 2	\$ _____	\$45.15
Step 4. Divide Step 3 by 20 to determine the amount of premium that will be deducted from each paycheck	\$ _____	\$2.26

Rate Chart — Rates Change on Birth Dates

If you are between these ages:	For Sick Leave Bank* Participants:	For Non-Sick Leave Bank Participants:
18 to 24	.00056	.00075
25 to 29	.00068	.00091
30 to 34	.00098	.00129
35 to 39	.00137	.00183
40 to 44	.00265	.00355
45 to 49	.00432	.00575
50 to 54	.00560	.00746
55 to 59	.00623	.00831
60+	.00566	.00754

*For information regarding the Sick Leave Bank, TABCO Members contact TABCO; others contact the Office of Payroll.

Where To Get More Details About This Plan

For a full description of the plan benefits, limitations, and exclusions please refer to the Long Term Disability Income Plan Booklet available online at www.bcps.org/offices/benefits and click on Plan Documents. For specific benefit questions, you may also contact Group Insurance Solutions at (888) 943-8447.