

Optional Disability

Supplemental STD

You have the option of purchasing additional Short Term Disability coverage, which allows you to receive 100% of weekly earnings for the duration of your STD payments.

Benefits Begin...	On day one for accident, or day eight for illness or pregnancy
Benefits Amount	40% of base weekly earnings (in addition to 60% base plan benefit to equal 100%)
Benefits Continue	Up to 26 weeks

Supplemental LTD

You can purchase buy-up Long Term Disability coverage to receive an additional 20% for a total of 60% of your monthly earnings, up to a maximum benefit amount of \$15,000 per month. Supplemental LTD is available after one year of employment.

Benefits Begin...	After 26 weeks of illness or injury
Benefits Amount	20% of base monthly earnings (in addition to the 40% company-provided LTD) to a maximum of \$15,000 per month
Benefits Continue	As long as you are disabled, up to Social Security normal retirement age
Late Entrants (not including newly hired employees)	Evidence of insurability (EOI) required—you will have to answer medical questions and may be required to provide written forms showing EOI when you enroll