

CHOICES BENEFITS PLAN

LONG TERM DISABILITY (LTD) INFO SHEET

LTD OPTIONS

Option	Maximum Benefit Period
Option 1	2 years
Option 2	5 years
Option 3	To age 65

LTD PLAN HIGHLIGHTS

Features	Description
Participation	You must select one option for Long Term Disability
Maximum Benefit Period	Maximum length of time you will receive benefit payments (e.g. 2 years, 5 years, or age 65)
Benefit Amount/Calculation	70% of your monthly earnings (as of October 1 st of prior year) rounded to the next highest \$1
Maximum Benefit Amount	\$6,000 monthly
Waiting Period	180 days from date of disability
Termination of Benefit Payments	Maximum Benefit Period, age 65 or eligibility date for unreduced pension
Cost of Benefit	Purchased using Flex Credits
Evidence of Insurability	Required at re-enrollment when higher option is chosen
Termination of Coverage	Age 65 or eligibility for unreduced pension