



LONG TERM DISABILITY



Agent: Resource Equity Group
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Long Term Disability Income insurance covers employees who become disabled as a result of an injury or sickness for a period beginning after the elimination period.

Disability benefits are designed to partially replace the income a disabled employee would have earned had he or she been able to continue working.

FEATURES:

- Pays the selected monthly income for 5 years.
- Premium is Waived in the event of disability.
- Benefits start after 90 days of disability.
- Pre-existing conditions: Conditions treated in last 6 months covered 12 months after effective date.
- Partial Disability Provision: 12 Month return-to-work incentive program.
- Definition of Disability: Material and substantial duties of your regular occupation
- Survivor benefit: 3 months of monthly benefit.
- Mental/nervous, Drug and Alcohol Limitation: 24 months lifetime

WEEKLY PAYROLL DEDUCTION:

	Enter Gross Monthly Salary For Your Age	X	Multiply by Factor below	=	Weekly Deduction
Age 18-25	\$_____	X	.000461538	=	\$_____ Weekly Deduction
Age 25-29	\$_____	X	.000484615	=	\$_____ Weekly Deduction
Age 30-34	\$_____	X	.000807692	=	\$_____ Weekly Deduction
Age 35-39	\$_____	X	.000923076	=	\$_____ Weekly Deduction
Age 40-44	\$_____	X	.001292307	=	\$_____ Weekly Deduction
Age 45-49	\$_____	X	.0018	=	\$_____ Weekly Deduction
Age 50-54	\$_____	X	.002053846	=	\$_____ Weekly Deduction
Age 55-59	\$_____	X	.002792307	=	\$_____ Weekly Deduction
Age 60-99	\$_____	X	.004615384	=	\$_____ Weekly Deduction