



# Long-term Disability Highlights

Pecos Barstow Toyah ISD is providing Long-term Disability insurance for you from OneAmerica®.

## What is Long-term Disability insurance?

Long-term Disability (LTD) insurance protects your paycheck if you become sick or injured for a long period of time. LTD benefits begin on the 91st day of total disability and pay a portion of your monthly wages.

## What does it cover?

Long-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income. It can also provide access to rehabilitation resources that can help you get back to work.

## How much does it cost?

There is no cost to you. This benefit is paid for by your Employer.

## What is the benefit amount?

Your benefit is 60 percent of your monthly pre-disability earnings, up to a maximum monthly benefit of \$7,500.

## How long will I receive benefits?

Your maximum benefit duration depends on your age when disability begins and lasts up to Social Security normal retirement age. Reduced Benefits Duration table is available upon request.

## Who is eligible?

All full-time employees.

## What benefits are included in my policy?

- Waiver of premium
- Survivor benefit
- Return to work incentives
- Workplace modification benefit

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### What limitations does this coverage have?

- Pre-existing condition limitation – 12/12/24 months
- Mental illness - 2 years
- Drug and alcohol abuse - 2 years
- Special Conditions - 2 years

These highlights are a brief description of the key features of the LTD insurance policy. Enroll timely for guarantee issue. You may not have another chance to elect coverage until your next open enrollment. The availability of the benefits and features described may vary by state. It is neither a certificate of insurance nor evidence of coverage. For more information, please reach out to your benefits representative.

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state.