



Long term disability

The Long Term Disability (LTD) program provides benefits for eligible employees in the event of an illness or injury that prevents them from working for more than six months because of a full disability.

Plan description

Payment of LTD benefits requires approval by Lincoln Life Assurance Company of Boston.

• Company-paid 50% LTD coverage

- LTD coverage combined with other disability-related benefits and income will total 50% of your monthly base salary. If you are a bargained-for employee, your monthly base salary is your base annual hourly rate divided by 12 months.
- Eligibility:
 - Employees with full-time or less-than-full-time employment status are eligible. You automatically will be enrolled when you first enroll for benefits if you are actively at work.

• Employee-paid additional 16.7% LTD coverage (providing 66.7% income protection)

- Full-time employees only
- Employees can combine the company-paid 50% replacement income with an employee-paid 16.7% option – totaling 66.7% of your monthly base pay when combined with other disability-related benefits and income. If you are a bargained-for employee, your monthly base pay is your base annual hourly rate divided by 12 months.
- The employee cost for this additional 16.7% is contributed pre-tax.

Note: Some bargained-for employees may not be eligible for the additional 16.7% LTD coverage, based upon their collective bargaining agreements.

Cost

Income protection	Monthly coverage cost
50%	\$0
66.7%	1.44 per \$1,000 base monthly salary

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