

Long Term Disability (LTD) Coverage

- **About Your Long-Term Disability Insurance**

The Company offers basic long-term disability and optional long term disability insurance to eligible employees. The long-term disability (LTD) plan is designed to protect you against loss of income if you become totally disabled and are unable to work after a certain period of time. LTD benefits are reduced by any other disability benefits you are eligible to receive. The Hartford is the provider of long-term disability benefits. Note: union employees should review their Collective Bargaining Agreement for details of their coverage.

The company provides independent and Guild employees with basic long-term insurance through The Hartford. There is no cost to you for this coverage, which is equal to 30% of your monthly base salary, not to exceed a benefit of \$8,000 per month.

Optional Long Term Disability Insurance – *Independent, Guild, Fully Commissioned*

You can choose optional LTD coverage, which equals an additional 30% of your monthly base salary (total of 60% when combined with basic coverage), not to exceed a benefit of \$12,000 per month.

Adding/Increasing Coverage

During open enrollment, you may be able to add or increase your LTD coverage; however, evidence of insurability (EOI) will be required. If your coverage is approved, the coverage will be effective, and the new payroll deduction will begin the first of the month following the approval date.