

DISABILITY COVERAGE

	Short Term	Long Term
Coverage Amount	60% of salary to maximum \$2,000/week	60% of salary to maximum \$8,000/month
Maximum Payment Period: Maximum length of time you can receive disability benefits	11 Weeks	Social Security Normal Retirement Age
Accident/Illness benefits begin: Length of time you must be disabled before benefits begin.	Day 15	Day 91
Pre-Existing Conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	6 months look back; 24 months after exclusion
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	3 months

