



Highlights of Long Term Disability Benefits for Crouse Hospital Non-Union Employees (Excluding Executives & Physicians)

Basic (Core) LTD Benefits

- o Covers accidents and sicknesses
- o Monthly benefits are 50% of your monthly earnings.
- o Maximum benefits are \$4,000 per month.
- o Benefits may begin after 180 days of absence due to a covered accident or sickness.

Cost to You: Nothing. This coverage is paid for by your Employer.

Your (Buy Up) Plan 1 LTD Benefits

- o Covers accidents and sicknesses
- o Monthly benefits are 60% of your monthly earnings.
- o Maximum benefits are \$4,000 per month.
- o Benefits may begin after 180 days of absence due to a covered accident or sickness.

Cost to You: You are responsible for paying for the cost of this coverage through payroll deductions. Your cost is determined by multiplying your monthly earnings by the rate found in the rate chart below.

Your Age	Rate	Your Age	Rate	Your Age	Rate	Your Age	Rate
Under 25	\$.020	35-39	\$.093	50-54	\$.378	65+	\$.470
25-29	\$.034	40-44	\$.154	55-59	\$.539		
30-34	\$.059	45-49	\$.245	60-64	\$.554		

Your (Buy Up) Plan 2 LTD Benefits

- o Covers accidents and sicknesses
- o Monthly benefits are 66.67% of your monthly earnings.
- o Maximum benefits are \$4,000 per month.
- o Benefits may begin after 180 days of absence due to a covered accident or sickness.

Cost to You: You are responsible for paying for the cost of this coverage through payroll deductions. Your cost is determined by multiplying your monthly earnings by the rate found in the rate chart below.

Your Age	Rate	Your Age	Rate	Your Age	Rate	Your Age	Rate
Under 25	\$.042	35-39	\$.189	50-54	\$.774	65+	\$.962
25-29	\$.069	40-44	\$.316	55-59	\$ 1.101		
30-34	\$.107	45-49	\$.501	60-64	\$ 1.133		

Follow the example below to determine your cost.

Example Monthly Earnings (example: 60% Buy Up Plan)	Divided by 100	Multiplied by rate	Total cost	Example cost*
\$ 4,000	+ 100 = 40	x \$0.154	= \$6.16	\$ 6.16 per month

Example Monthly Earnings (example: 60% Buy Up Plan)	Divided by 100	Multiplied by rate	Total cost	Your cost*
\$	+ 100 =	x \$	= \$	\$

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.

What if your last paycheck were your last paycheck?

You may think that a disability won't happen to you. But did you know:

- 47% of all people age 30 will have a long term disability event prior to age 65. (JHA Disability Factbook, 2006)
- Odds are 1 out of 5 that. . .
Your auto will be damaged in an accident.

Odds are 1 out of 21 that. . .
You will have a disabling accident.

Odds are 1 out of 96 that. . . You
will have a fire.
(JHA Disability Factbook, 2006)
- In the last 20 years, deaths due to the "big three" (cancer, heart attack, and stroke) have gone down significantly. But disabilities due to those same three are up dramatically! Things that used to kill, now disable. (National Underwriter, May 2002)

The risk of disability is far greater than you may think.

How would you pay your bills?

Even if you're not working, you still need to keep a roof over your head, put food on the table, and pay utilities, auto loans; and other expenses. Consider this: roughly half of all mortgage foreclosures are due to disability, whereas only 2-3% are due to death. (National Underwriter May 2002)

Many people make the mistake of assuming that if they became sick or injured and were unable to work and earn a paycheck, they could rely on the following:

✘ **Social Security**

Only 1 in 3 applicants initially receives Social Security Disability Income (SSDI) benefits. (Social Security Administration, Annual Statistical Supplement 2005)

It is important to have a Long Term Disability program in effect so benefits are payable while a claimant is attempting to secure a SSDI award.

✘ **Workers Compensation**

Workers Compensation covers only injuries and illnesses that are work-related. About two-thirds of the disabling injuries suffered by workers in 2003 occurred off the job. (JHA Disability Factbook, 2005/6)

✘ **Personal Savings**

Do you have sufficient savings to replace your income in case you were without a paycheck for several weeks? How about several months? Several years? Not many people do.

Why purchasing additional Long Term Disability coverage is important:

- ✓ A disabling event can occur at anytime and anywhere.
- ✓ Social Security awards are never guaranteed and may not be enough to cover your expenses.
- ✓ Sometimes personal savings are not enough.