

Long-Term Disability (LTD)

The Long-Term Disability Plan will provide you with 60 percent of your income if you are totally disabled and qualify for benefits. Total disability is the inability to perform one or more essential duties of your regular occupation and if you have a 20 percent or more loss in your monthly earnings.



After 24 months of payments, you are disabled when The Hartford determines that you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience and has an earnings potential which exceeds the lesser of 60% of your indexed pre-disability earnings or the maximum monthly benefit.

Long-term Disability Levels of Coverage

You can choose the level of coverage that best suits your needs. They are as follows:

Level 1: 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$1,800

Level 2: 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$3,000

Level 3: 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$5,000

Level 4: 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$7,500

Benefits are reduced by any benefits received from other sources. A person currently disabled will not be eligible to increase their benefit.

Age at Disability	Maximum Benefit Period
Less than age 62	to age 67
62	60 months
63	48 months
64	42 months
65	36 months
66	30 months
67	24 months
68	18 months
69 and over	12 months

Select Your Level of Coverage

You should consider your annual salary when selecting a level of coverage to provide you and your family the most protection.

- If your annual salary is less than \$36,000, you should select Level 1 Coverage.
- If your annual salary is \$36,000 - \$60,000, you should select Level 2 Coverage.
- If your annual salary is \$60,000 - \$100,000, you should select Level 3 Coverage.
- If your annual salary is greater than \$100,000, you should select Level 4 Coverage.

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the Long-Term Disability (LTD) plan offered by the School Board.**
- **Part-Time employees are only eligible for Level 1.**
- **Retirees and COBRA Participants are ineligible for Long-Term Disability (LTD) plan enrollment.**
- **See eligibility section for more details.**



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Worldwide Emergency Assistance Services

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Just one phone call gives employees and their families 24-hour access to a network of emergency medical and legal resources any time they travel more than 100 miles from home.

The Hartford's Travel Assistance Program is provided by Europe Assistance USA, a global provider of assistance services and part of the world's leading assistance network.

The program provides three kinds of services for your business or vacation travel - Pre Trip Information, Emergency Medical Assistance, and Emergency Personal Services subject to terms and conditions of the policy. Of course, all our travel services are simple to take advantage of from start to finish.

Pre Trip Planning includes:

- Visa, Passport, inoculation and Immunization Requirements
- International "Hot Spots"
- Travel Advisories
- Foreign Exchange Rates
- Embassy and Consular Referrals

Emergency Medical Assistance includes:

- Medical Referrals, Medical Monitoring, and Medical Evacuation
- Repatriation
- Traveling Companion and Dependent Children Assistance
- Emergency Medical Payments
- Return of Mortal Remains
- Replacement of Medication and Eyeglasses

Emergency Personal Services includes:

- Sending and Receiving Emergency Messages
- Emergency Travel Arrangements
- Emergency Cash
- Locating Lost Items
- Legal Assistance
- Bail Advancement
- Translation

NOTE: This product description is an overview and does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies. In the event of any difference between the benefit description and the insurance policy, the terms of the insurance policy will apply.

