Long-term Disability plan

Long-term disability covers you for a longer period of time for illness and injuries like musculoskeletal disorders, cancer, severe fractures and muscle injuries, and heart attack or stroke. Below you'll find a summary of the disability benefits available for you. Please check with your benefits administrator on how to enroll.

Eligibility	All active full-time employees working 30 hours per week
Benefit percentage	60% of your pre-disability salary paid weekly up to the maximum benefit
Maximum benefit	$6000
Elimination period	Number of consecutive days after becoming disabled before your benefits become payable: 180 days
Benefit duration	ADEA 1 With SSNRA
Other benefits	Rehabilitation services are available to assist you in returning to work
Pre-existing condition limitation	Benefits may be limited or have waiting periods if you have a condition that is considered pre-existing
Monthly covered payroll rate	Rates vary by age. Find your rate based on your age:

<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
$0.19	$0.22	$0.38	$0.73	$1.07	$1.47	$2.04	$2.24	$2.00	$1.69

Calculate what you'll pay for long-term disability coverage:

For the example below, the **benefit percentage** is 60%, the **maximum benefit** is $5,000 and the **monthly covered payroll rate** is $0.35. Use your salary and the information from the chart above to calculate your cost in the work space below.

Steps	Example	Work space
1. Determine your average monthly salary: Your annual salary divided by 12 months	$75,000 ÷ 12 = **$6,250**	
2. Determine the maximum covered payroll amount: **Maximum benefit** from the chart above divided by the **benefit percentage**	$5,000 ÷ 60% = **$8,333.34**	
3. Determine your covered payroll rate: Select the lesser amount from Steps 1 & 2 and divide by 100.	**$6,250** ÷ 100 = **$62.50**	
4. Calculate your monthly benefit premium: Multiply your **covered payroll rate** by the **monthly covered payroll rate** in the chart above.	**$62.50** x $0.35 = **$21.88 per month**	

Example for illustrative purposes only.

How to apply for disability benefits

When you need to use your disability benefits, we'll be here to help you every step of the way. To get started, follow the steps below to apply for benefits.

Submitting your application your way

You have the flexibility to choose how you apply for disability benefits – whichever is easiest for you. Our specialized customer care team can help guide you every step of the way:

1. **Call:** 877-604-0072 for short-term disability benefits
2. **Email:** claimsubmission@groupclaims.com
3. **Mail:** Humana Insurance Company, P.O. Box 14294, Lexington, KY 40512-4294
4. **Fax:** (855) 864-0530

Completing your application

Download the short-term or long-term disability application using the QR code or links provided to the right. Here's an overview of the application sections:

- **Section 1: Employer's statement**
  Print the form and have your employer fill out this section for you. They will be providing and verifying your employment information to help confirm eligibility for benefits.
- **Section 2: Employee's statement**
  You will complete and sign this section and provide information related to:
  - ✓ Yourself, including contact information
  - ✓ Details about your illness, injury or pregnancy
  - ✓ Questions related to the last day you worked before your disability
- **Section 3: Authorization to obtain information**
  Your signature in this section is needed to allow your care providers to share your medical information with us so we can verify eligibility for disability benefits.
- **Section 4: Your doctor's statement**
  Take this form to the doctor who is treating you for your condition to complete and sign.

Short-term Disability application:

Scan the QR code or click **here**

Long-term Disability application:

Scan the QR code or click **here**

If you have any questions or need help with disability benefits, please call 877-604-0072.