

A photograph of two men walking away from the camera on a paved path. The man on the left is wearing a white t-shirt and black shorts with white stripes. The man on the right is wearing a patterned shirt and light-colored pants. They are walking on a path that leads into a wooded area with trees in the background.

LONG TERM DISABILITY

LONG-TERM DISABILITY is intended to protect your income after you have depleted FMLA, short-term disability or any sick leave you are eligible for. All full-time city employees who are earning \$15,000 or more annually (*excluding Policemen and Firemen*) are eligible for the city provided, long-term disability insurance plan.

LTD OVERVIEW

Monthly Benefit-

60% of monthly salary; up to \$5,000 per month

Maximum Benefit Duration-

Under the age of 65 or Social Security Normal Retirement Age

Own Occupation Period-

36 Months

Elimination Period-

90 Days

Pre-Existing Condition

You may not be eligible for benefits if you have received treatment for a condition up to 3 months prior to your effective date under this policy until you have been covered for 12 months. Any sickness or injury for which you received medical treatment, consultation, care, or services (including diagnostic measures or the taking of prescribed medications) during the 3 months prior to your start date will affect your eligibility. A disability arising from any such sickness or injury will be covered only if it begins after you have performed your regular occupation on a full-time basis for the specified months following effected the coverage date.

Waiver of Premium

You will not be required to pay premium during any time of approved total or partial disability. Notice of disability must be made to Lincoln Financial.

Benefit Limitations-

- Mental illness, substance abuse, or specified illnesses: 24 Months

Forms may be obtained through your supervisor. Completed forms should be sent to Human Resources for review and approval prior to sending to your medical provider.

For a complete listing of this plan, visit
www.lincolffinancial.com / Reference ID: CITYCOLS