

LONG-TERM DISABILITY INSURANCE

Long-Term Disability (LTD) coverage can protect your income in case of a long-term injury or illness. This coverage is provided by Guardian. This is provided at no cost to you.

Your LTD benefit cannot exceed 60% of your pre-disability earnings not to exceed a pre-determined monthly amount. LTD benefits start after you have been deemed disabled for 90 days and may continue until you return to work, retire (up to age 65 or social security normal retirement age depending on the date of disability), or death subject to contract provisions.