

# Associate-Paid Disability Insurance

For Associates not eligible for the company-paid Disability Insurance, and whose work status is at least 60 hours per pay period.

If you are not eligible for the company-paid Disability Insurance, you have the option to purchase voluntary Short-Term and Long-Term Disability coverage through Prudential. If you do not enroll when you are first eligible, Evidence of Insurability will be required.

## Voluntary Short-Term Disability (STD)

- 60% of your weekly earnings up to a maximum of \$1,000 per week to cover you in the event you are unable to work due to a qualified injury or illness.
- Benefit payments begin on the 1st day of an accident or after 7 days due to an illness, and can last for up to 180 days.
- The Voluntary STD benefits will not be paid for a disability that begins within 12 months of your coverage effective date and is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the 6 months prior to your effective date of coverage.
- Please note this has changed to a flat percentage from the \$100 increments between \$100-\$1,000.

## Voluntary Long-Term Disability (LTD)

- 50% of your monthly salary up to a maximum of \$6,000 per month.
- Benefit payments begin after 180 days of continuous disability, and benefits will continue for a maximum of 5 years as long as you are disabled prior to age 61.
- If you become disabled after age 61, the duration of the benefit is dependent on your age at the time of disability. For more information, please refer to the Schedule of Insurance section in the certificate.
- The Voluntary LTD benefits will not be paid for a disability that begins within 12 months of coverage effective date and is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the 3 months prior to your effective date of coverage.

**Please remember that this is a one time enrollment!**

If you choose to not elect coverage now, you will not have another opportunity to enroll until the next open enrollment window, or you experience a Qualifying Life Event.

## Voluntary STD

Age	Rates Per Pay Period per \$10
<40	\$0.3508
40-49	\$0.3092
50-59	\$0.3969
60+	\$0.5585

## Voluntary LTD

Age	Rates Per Pay Period per \$100 of Covered Payroll
<25	\$0.0554
25-29	\$0.0600
30-34	\$0.1338
35-39	\$0.1708
40-44	\$0.2031
45-49	\$0.3092
50-54	\$0.4200
55-59	\$0.6046
60-64	\$0.7108
65-69	\$0.8446
70+	\$0.8446