



LONG TERM DISABILITY ("LTD") BENEFITS

Benefit Percentage	60% of Basic Monthly Earnings
Maximum Monthly Benefit	\$6,000.00
Guaranteed Issue Amount	\$6,000.00
Minimum Monthly Benefit	\$100 or 10%
Elimination Period	90 days
Temporary Recovery Period	90 days
Maximum Benefit Duration	SSNRA
Regular Occ Period	24 months
Definition of Disability	Claimant is unable to perform the material and substantial duties of his/her regular occupation and has a 20% loss of indexed monthly earnings. Total disability is not required during the elimination period.
Gainful Earnings	80%/60%
Work Incentive Benefit	During the first 12 Months of disability gross weekly benefit plus work earnings may not exceed 100% of pre-disability earnings
Pre-Existing Conditions	3 Months/12 Months
Social Security Integration	Family
Social Security Assistance	Included
Employee Contribution	100%
Minimum Participation Requirement	Ten (10) Employees or 25%, whichever is greater.
Mental Illness Limitation	24 Months (Lifetime)
Substance Abuse Limitation	24 Months (Lifetime)
Survivor Benefit	3 Times Gross Monthly Benefit
Coverage Type	24 Hour

LTD BENEFITS CONTINUED

Rehabilitation Benefit	An additional benefit of 10% of the gross monthly benefit to a maximum of \$1,000 is payable if the claimant participates in an approved rehabilitation program.
Early Intervention Services	Included
Special Conditions Limitation	24 Months
Continuity of Coverage	Included
Workplace Modification Benefit	Included
Waiver of Premium	Included
FICA Match Service	Embedded
W2 Preparation	Included



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FOR:
CITY OF NAVASOTA

EFFECTIVE DATE: October 1, 2023

LTD (Voluntary) AGE BANDED LONG TERM DISABILITY ("LTD") MONTHLY RATES

LIVES	AGE	LTD RATE LTD RATE PER \$100	VOLUME	MONTHLY PREMIUM
3	Under 25	0.194	\$8,612.93	\$16.71
5	25-29	0.245	\$15,040.40	\$36.85
2	30-34	0.524	\$8,011.46	\$41.98
2	35-39	0.505	\$7,163.78	\$36.18
0	40-44	0.942	\$0.00	\$0.00
3	45-49	1.047	\$10,048.05	\$105.20
1	50-54	0.816	\$2,333.07	\$19.04
0	55-59	1.240	\$0.00	\$0.00
1	60-64	2.235	\$2,608.67	\$58.30
0	65-69	1.766	\$0.00	\$0.00
0	70+	1.766	\$0.00	\$0.00

NOTE: This is not a policy and the descriptions of the polic(ies) are in summary form. If a discrepancy exists, the polic(ies) will control in all instances. For a complete description of benefits, exclusions, limitations, reduction of benefits, and/or terms under which the polic(ies) may be continued in force or discontinued, please refer to the polic(ies).