

## 2025 Long Term Disability Insurance Options

	Option 1	Option 2	Option 3	Option 4
<b>Eligibility</b>	All employees working not less than 30 hours/week; seasonal employees hired prior to July 1, 2015 with 24 months of service and certified by their appointing authority to work at least 1,450 hours per fiscal year (July-June); or deemed eligible by applicable federal law, state law, or action of the State Insurance Committee			
<b>% of Gross Annual Base Salary<sup>1</sup> Paid Monthly</b>	60% of salary paid monthly		63% of salary paid monthly	
<b>Maximum Monthly Benefit</b>	Up to \$7,500 per month (covers annual salary of \$150,000)		Up to \$10,000 per month (covers annual salary of \$190,476.24)	
<b>Minimum Monthly Benefit<sup>2</sup></b>	Greater of 10% of benefit or \$100 per month			
<b>Elimination (Waiting) Period</b>	90 calendar days	180 calendar days	90 calendar days	180 calendar days
<b>Own Occupation</b>	24 months	24 months	36 months	36 months
<b>Maximum Benefit Period</b>	Disabled prior to age 65, then to Social Security Normal Retirement Age (SSNRA); Age 65, 24 months; Age 66, 21 months; Age 67, 18 months, Age 68, 15 months; age 69+, 12 months			
<b>Evidence of Insurability (EOI)</b>	Guaranteed Issue (no health questions asked) for New Hires who enroll within 30 days of eligibility date. For state offline agency employees - during the annual enrollment period, a full Statement of Health is required for all new applicants and for current participants electing a higher plan of benefit.			
<b>Benefit Pre-existing Condition<sup>3</sup></b>	Benefits are not payable for a disability that results from a pre-existing condition if member has been actively at work for less than 12 consecutive months after disability insurance became effective.			

1 Annual salary will be based on your date-of-hire salary for new hires: thereafter, the gross base annual salary you make on September 1 of each calendar year determines the benefit you are eligible for beginning October 1 of each calendar year.

2 The Minimum Monthly Benefit will not apply if you are receiving 100% of Your Predisability Salary under your employer's paid leave policy, which includes paid parental leave, annual, sick and comp time.

3 Pre-existing Condition means Sickness or accidental injury for which you: 1) received medical treatment, consultation, care or services; or took prescribed medication or had medications prescribed; in the 3 months before Your insurance under the certificate takes effect.