



Summary of Employee Benefits (Insurance)

Long-Term Disability (LTD)- www.aontipp.com

Eligibility Only available to active employees. Must be benefits eligible and have been certified as totally disabled by an approved Practitioner.

Complete the waiting period of your sick leave, extended sick leave or sick leave pool or 180 consecutive days, whichever is greater, and have been approved by Aon Hewitt.

Benefits Coverage provides you with the following benefits:

1. Your LTD insured monthly salary amount would be equal to your monthly salary up to \$10,000;
2. Your maximum monthly income benefit would be the lesser of 60% of your insured monthly salary or \$6,000;
3. If you are approved for this coverage, your minimum monthly income benefit would be 10% of your insured monthly salary; and
4. Benefits are paid up to the maximum benefit period, which depends on your age when you become totally disabled.

Benefits Eligibility The first day of the month following 30 days of employment or the first day of the month after the date you enroll. (Annual Enrollment)

Cost to Employee Rates vary due to employee salary.
