

HIGHLIGHTS OF LONG TERM DISABILITY BENEFITS

FOR EMPLOYEES OF **Crouse Hospital Policy - Non Union Employees (Excluding Executives and Physicians)**

We are pleased to provide you with Long Term Disability benefits. Below is an outline of the benefits available to you.

Basic (Core) STD Benefits

Available to all full time Non Union Employees

- Covers accidents and sicknesses •
- Weekly benefits are 50% of monthly earnings.
- Maximum benefits are \$5,000 per month
- Benefits begin on the 7 day for accidents and on the 7 day for sickness
- Coverage is entirely employer paid.

Your "Buy Up" LTD Benefits

Available to all full time non union employees (Excluding Executives and Physicians).

- Covers accidents and sicknesses.
- Benefits are 60% of monthly earnings up to a maximum of \$5,000 per month.
- Benefits may begin after 180 days of absences due to a covered accident or sickness.
- Coverage is entirely employee paid.

Cost to You

Long Term Disability coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction. Your cost is determined by multiplying your monthly earnings by the rate found in the rate chart below.

<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>
Under 25	\$.0206	35-39	\$.0929	50-54	\$.3784	65+	\$.4700
25-29	\$.0337	40-44	\$.1541	55-59	\$.5392		
30-34	\$.0586	45-49	\$.2450	60-64	\$.5544		

Your "Buy Up" LTD Benefits

Available to all full time non union employees (Excluding Executives and Physicians).

- Covers accidents and sicknesses.
- Benefits are 66.70% of monthly earnings up to a maximum of \$5,000 per month.
- Benefits may begin after 180 days of absences due to a covered accident or sickness.
- Coverage is entirely employee paid.

Cost to You

Long Term Disability coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction. Your cost is determined by multiplying your monthly earnings by the rate found in the rate chart below.

<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>
Under 25	\$.0421	35-39	\$.1894	50-54	\$.7737	65+	\$.9618
25-29	\$.0689	40-44	\$.3156	55-59	\$ 1.1011		
30-34	\$.1074	45-49	\$.5009	60-64	\$ 1.1328		