



**Equity Administrative Services provides this valuable benefit at no cost to you.**

All full-time employees earning \$100,000 or more annually

## Long-term Disability Insurance

### Keep getting a check when you're hurt or sick.

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

#### AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to \$10,000) starting after a period of 90 consecutive days of disability and continues up to the maximum benefit period.
- Program Services include:
  - Unlimited, 24/7 access to information and referrals
  - In-person help for short-term issues; up to five sessions with a counselor per person, per issue, per year.
  - One free consultation with a network attorney (with subsequent meetings at a reduced fee)
  - One free consultation with a financial counselor
  - Online tools, tutorials, videos and much more

#### ADDITIONAL DETAILS

**Pre-existing Condition:** If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the three months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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