



# > Long-Term Disability Income Insurance

HELP PROTECT YOURSELF AND YOUR FAMILY FROM THE FINANCIAL IMPACT OF A LONG-TERM ILLNESS OR INJURY

## Why Do I Need a LONG-TERM DISABILITY Income Insurance Policy?



If you're sick or injured and can't go to work, how will you pay your bills once your sick days run out? A long-term disability (LTD) income insurance policy, underwritten by Mutual of Omaha Insurance Company, provides cash benefits to you when you're sick or injured and can't work. LTD income insurance may pay a portion of your paycheck, so you can concentrate on your recovery and return to work.

## What are my Missoula County Long Term Disability Benefits?

- Missoula County provides all benefit eligible employees working 20 hours or more a week, with base Long-Term Disability Insurance.
- Effective July 1, 2019, Missoula County has increased the monthly benefit "Duration", meaning if you are eligible and receiving Disability Benefits, you may be eligible to receive a monthly benefit until you reach your Normal Social Security Retirement Age.
- During Open Enrollment, please consider the **enhanced plan offered to you** – during open enrollment, you can elect benefits after 3 months of Disability and increase your monthly benefit beyond Missoula County's base program.
- Your Enhanced Plan will be via convenient payroll deduction

### Easy-to-Understand Protection

- *Elimination Period* – Amount of time you must be disabled before benefits begin
- *Benefit Amount* – Amount paid directly to you for as long as you're disabled or until you've reached your plan's Maximum Benefit Period
- *Maximum Benefit Period* – Longest period benefits are payable to you
- *Continuation of Benefits* – Your disability income insurance coverage continues at no cost to you while you are receiving benefits

	Base Benefit	Enhanced Plan via "Buy Up"
Benefits Begin After	180 Days	90 Days
Monthly Benefit Amount	50% of Gross Monthly Salary	60% of Gross Monthly Salary
Maximum Monthly Benefit	\$2,500 Monthly	\$6,000 Monthly
Maximum Benefit Period	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.	

