

Long-term Disability



We offer disability plans for short- and long-term absences so your employees can have that extra protection they need. **Long-term disability covers employees for a longer period of time** for illness and injuries like musculoskeletal disorders, cancer, severe fractures and muscle injuries, and heart attack or stroke.

BENEFIT	10+ SIZE GROUPS	2-9 SIZE GROUPS
Benefit percentage	40% – 70%	50% – 60%
Maximum benefit	\$2,500 to \$10,000 per month	\$6,000 per month
Elimination period	30 – 365 days	30 – 365 days
Benefit duration	• Social Security Normal Retirement Age (SSNRA) • Two years • Five years	• Social Security Normal Retirement Age (SSNRA) • Two years • Five years
Benefit calculation	Greater or Proportionate Loss Formula or Direct Reduction	Greater or Proportionate Loss Formula or Direct Reduction
Definition of disability	• 1 / 2 / 3-year own occupation with any occupation following • Own occupation for duration	2 year own occupation
Recurrent disability	May return to work for specified number of days and then go back out for the same disability without claim terminating: 1/2 of the Elimination Period (EP) during EP and within six months after EP	May return to work for specified number of days and then go back out for the same disability without claim terminating: 1/2 of the Elimination Period (EP) during EP and within six months after EP
Survivor benefit	• 3x net benefit • 6x net benefit	3x net benefit
Family care credit	• Maximum Amount / Reduced Amount: \$350 / \$175 per dependent • Benefits reduce at: 12 months • Total yearly max: \$2,500 max benefit • Duration: 24 Months	• Maximum Amount / Reduced Amount: \$350 / \$175 per dependent • Benefits reduce at: 12 months • Total yearly max: \$2,500 max benefit • Duration: 24 Months
Waiver of premium	Included	Included
Employer contribution / participation	• Non-contributory • Contributory • Voluntary	Non-contributory
Eligibility	All active full-time employees working 20 to 40 hours per week	All active full-time employees working 20 to 40 hours per week
Rate guarantee	Up to three years	Up to three years
Earnings definition	Base salary only, excluding any bonus, commissions, overtime or tips/tokens (additional options available)	Base salary only, excluding any bonus, commissions, overtime or tips/tokens (additional options available)

Plan availability varies by state. Disability plans insured by Humana Insurance Company, Humana Insurance Company of Kentucky or Humana Insurance Company of New York.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our benefit plans. Our benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.