

Long Term Disability



What is Long Term Disability Insurance?

After a 180 day waiting period, long-term disability insurance pays a percentage of your income (up to 60 percent) if you become temporarily disabled on or off the job. The benefits last until you can return to work or for up to two years. Payments from disability insurance can be used for anything you need, like mortgage payments, groceries, car payments or college tuition. Whatever your expenses, disability insurance payments can help keep your life on track, even when your health isn't.

Did you know?

- **Twenty percent of Americans meet the definition of disabled, but only 23% of those disabled people actually qualify for SSDI benefits.**
- **Over one in four of today's 20 year-olds are likely to become disabled before reaching retirement.**
- **A 30 year-old man has a one in five chance of suffering a long-term disability before his planned retirement. A 30 year-old woman has a one in three chance of suffering a long-term disability before her planned retirement.**
- **More people lose their homes through disability than through fire or death.**

Ask yourself these questions.

- **Can I afford the consequences of not having Long Term Disability Insurance?**
- **To qualify for Social Security Disability Insurance, you must prove you are unable to work in any capacity for at least a year or be terminally ill. What happens if I do not meet these qualifications?**
- **Do I have enough cash in my savings account to make the house payment, car payment, utilities or even pay my medical expenses?**
- **How will my standard of living be affected without my paycheck?**

Why choose the ABACUS SERIES LTD underwritten through Kansas City Life Insurance?

- **Guarantee Issue up to \$3,000/month** - at group's initial or annual enrollment or as newly hired employee.
- **Simplified Issue from \$3,100/month to \$6,000/month** - Accept or Reject Application
- **Benefits Begin** - after a waiting period of 180 days from the time you become disabled.
- **Disabled and Working** - pays 50% of the monthly benefit for up to 12 months.
- **Pre-existing Condition Waiting Period** - there is a 12 month waiting period for any condition treated within the last 6 months.
- **Waiver of Premium** - after **180 days**.
- **Claims Filed Telephonically** - Claimant dedicated toll free number to initiate the LTD claim at (866) 590-7448 and will also assist in filing the SSDI claim.
- **Claims Payment** - tax free benefits paid on a weekly basis on all eligible claims.
- **Claim Amount** - pays dollar for dollar with full family offset.
- **Coverage** - 24 Hour.
- **Own Occupation** - 2 Year.
- **Rates** - Issue Age for initial policy and benefit amount increases.

You're in control. It's your income. Protect it.

For more information, contact the Benefits Service Center.

Long Term Disability



BENEFITS BEGIN - After a waiting period of 180 days from the time you become disabled.

BENEFITS PERIOD - Pays up to 2 years for an eligible accident or sickness.

BENEFITS AMOUNT - Employees can choose from \$300 to \$6,000 per month. Not to exceed 60% of income.

Bi-Weekly Rates					
If you make at least: (BI-WEEKLY)	You may elect up to: (MONTHLY)	Age 18-39	40-49	50-59	60+
GUARANTEED ISSUE					
\$250	\$300	\$0.63	\$1.64	\$3.35	\$7.79
\$334	\$400	\$0.84	\$2.18	\$4.46	\$10.38
\$417	\$500	\$1.05	\$2.73	\$5.58	\$12.98
\$500	\$600	\$1.26	\$3.27	\$6.69	\$15.57
\$584	\$700	\$1.47	\$3.82	\$7.81	\$18.17
\$667	\$800	\$1.68	\$4.36	\$8.92	\$20.76
\$750	\$900	\$1.89	\$4.91	\$10.04	\$23.36
\$834	\$1,000	\$2.10	\$5.45	\$11.15	\$25.95
\$917	\$1,100	\$2.31	\$6.00	\$12.27	\$28.55
\$1,000	\$1,200	\$2.52	\$6.54	\$13.38	\$31.14
\$1,084	\$1,300	\$2.73	\$7.09	\$14.50	\$33.74
\$1,167	\$1,400	\$2.94	\$7.63	\$15.61	\$36.33
\$1,250	\$1,500	\$3.15	\$8.18	\$16.73	\$38.93
\$1,334	\$1,600	\$3.36	\$8.72	\$17.84	\$41.52
\$1,417	\$1,700	\$3.57	\$9.27	\$18.96	\$44.12
\$1,500	\$1,800	\$3.78	\$9.81	\$20.07	\$46.71
\$1,584	\$1,900	\$3.99	\$10.36	\$21.19	\$49.31
\$1,667	\$2,000	\$4.20	\$10.90	\$22.30	\$51.90
\$2,084	\$2,500	\$5.25	\$13.63	\$27.88	\$64.88
\$2,500	\$3,000	\$6.30	\$16.35	\$33.45	\$77.85
SIMPLIFIED ISSUE					
\$2,917	\$3,500	\$7.35	\$19.08	\$39.03	\$90.83
\$3,334	\$4,000	\$8.40	\$21.80	\$44.60	\$103.80
\$3,750	\$4,500	\$9.45	\$24.53	\$50.18	\$116.78
\$4,167	\$5,000	\$10.50	\$27.25	\$55.75	\$129.75
\$4,584	\$5,500	\$11.55	\$29.98	\$61.33	\$142.73
\$5,000	\$6,000	\$12.60	\$32.70	\$66.90	\$155.70

REMEMBER, for less than a hour of pay per week, You can protect your income!

The information provided here is only a summary of the Long Term Disability plan. Refer to your certificate/policy for complete details and limitations of coverage.