

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, based on answers to health questions.
- **Benefits Begin** - after a waiting period of 180 days from the time you become disabled.
- **Partial Disability Benefit** - pays 50% of the monthly benefit for up to 12 months.
- **Pre-existing Condition Limitation** - 6/12 waiting period.
- **Waiver of Premium** - after **180 days** or when purchased STD plan is waived.
- **Claims** - Seamless claims filing from KCL STD to KCL LTD Benefits.
- **Claims Filed Telephonically** - Claimant dedicated toll free number to initiate their claim: (866) 590-7448
- **Claims Payment** - paid on a monthly basis on all eligible claims.
- **Claim Amount** - integrates with other sources of income.
- **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.