



LONG-TERM DISABILITY (LTD) PLAN

All Postdoc Associates and Scholars are eligible for basic Long-Term Disability Insurance. Enrollment is automatic and coverage is paid for by GW.

What is Long-Term Disability Insurance?

- The LTD plan, offered by Lincoln Financial, provides you a way to protect your income if you become disabled for a lengthy period of time.
- It is important to have protection for your income to allow you to meet your financial obligations when you are unable to work; disability insurance does just that.

LTD insurance is provided at no cost to you.



| Core Benefits | Long-Term Disability (LTD) |
|-------------------------|--|
| Benefit Amount | 60% of your <i>pre-disability</i> earnings (up to a maximum of \$10,000 per month) |
| Benefit Waiting Period | Payable after 180 days of continued disability |
| Maximum Benefit Period | Until member reaches Social Security Normal Retirement Age |
| Pre-existing Conditions | Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months. |



Please Note: If you leave the United States to permanently return to your home country, your Long-Term Disability benefits will terminate 12 months from the date you departed the United States.