

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 pre-disability 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 (SSNRA). Please note: If approved for LTD at age 65 or above, LTD can be approved longer than SSNRA.
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.