

# Long-Term Disability Insurance

PROVIDED BY



# Postdoctoral Benefit Program Long-Term Disability (LTD)

- Available to NRSA & Direct Pay postdoctoral trainees only.
- Enrollment is automatic.
- The plan will pay 50% of your monthly pre-disability earnings.
- If approved, benefits will be payable after you have been continuously disabled for 180 days.
- Benefits are payable each month while you are disabled, up to Social Security Normal Retirement Age.
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months.
- **LTD insurance is provided at no cost to NRSA postdoctoral trainees**