

# > Voluntary Long-Term Disability Insurance

## ELIGIBILITY - ALL ELIGIBLE CITY OF ALBUQUERQUE

<b>Eligibility Requirement</b>	You must be a Regular Employee actively working a minimum of 20 hours per week to be eligible for coverage.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by you.

## BENEFITS

<b>Elimination Period</b>	Your benefits begin on the later of 180 calendar days after the onset of your disabling injury or illness or the date your short term disability ends.
<b>Monthly Benefit</b>	Your benefit is equivalent to 60% of your before-tax base monthly earnings, not to exceed the plan's maximum monthly benefit amount.  The premium for your long-term disability coverage is waived while you are receiving benefits.
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Minimum Monthly Benefit</b>	\$100/10%
<b>Maximum Benefit Period</b>	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.
<b>Partial Disability Benefits</b>	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits. Additional benefits for family care expenses for eligible family members are also available while receiving partial disability benefits.

## DEFINITIONS

<b>Own Occupation</b>	Under Own Occupation definition, benefits are payable to employees unable to perform at least one of the Material Duties of his/her Regular Occupation (the occupation he/she is routinely performing when the disability begins).  After a Monthly Benefit has been paid for 2 years, Disability means the employee is unable to perform all of the Material Duties of any occupation for which he/she is reasonably suited for by training, education, or experience.
<b>Own Occupation Earnings Test</b>	Unable to perform at least one of the Material Duties of your regular occupation and unable to generate 99% of your base monthly earnings due to the same injury or sickness.
<b>Definition of Monthly Earnings</b>	Monthly earnings for salaried employees is the base annual salary which excludes any additional pay in effect immediately prior to the date disability begins, divided by 12. Monthly earnings for hourly employees is the hourly rate of pay multiplied by the average number of hours worked during the 12 month period immediately prior to the date disability begins. If employed for part of the prior 12 month period, monthly earnings is the hourly rate of pay multiplied by the average number of hours worked.

## FEATURES

<b>Vocational Rehabilitation Benefit</b>	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
<b>Survivor Benefit</b>	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor.

