Safeguard your finances so you can focus on your health during a long-term absence from work.

Benefits provided by SunLife through AP Benefit Advisors
Long-term Disability Insurance

Long-term disability insurance provides you with a monthly cash benefit—after your claim is approved—to help pay for everyday expenses if a covered disabling illness or injury takes you away from work for an extended time.

- Back injury
- Serious illness
- Heart attack
- Cancer
- Stroke
How much long-term disability insurance can you buy and when do benefits start/end?

66 2/3% of your income to a maximum of $10,000 per month

180 days after injury or illness (Elimination Period)

Receive benefits for up to Social Security Normal Retirement Age

Why should I buy this coverage?

• If you are a member of the sick bank, this LTD plan begins after the sick bank pays in full.
• This plan is guarantee issue, with no medical questions if applied for timely with hire date or open enrollment.
• For those with <5 or 10 years of service, this is your income protection if you become disabled. It takes time to become invested in the pension plan so this provides a safety net in case of a disability.

*** This policy contains limitations and exclusions that may affect benefits. ***
When covered disabilities begin with immediate, acute, in-hospital care lasting 14 days or more, Sun Life pays Retro Disability benefits for the length of the Elimination Period.

**Policy:**
- 60% Benefit,
- 180-day EP

**Employee salary:**
- $50,000

**Monthly benefit:**
- $2,500
- ($50,000 x 60%) / 12

Illustration reflects the first claims payment after Elimination Period only. Not available in all states and may vary depending on state laws and regulations. This is a standard LTD benefit with no additional cost or application.