

Disability Insurance Plan: 2024-2025

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New York Life Long-Term Disability - 100% District Paid



Long Term Disability (LTD) insurance replaces a percentage of your income on a monthly basis in the event that you are unable to work due to an accident or illness. See Certificate of Coverage summary, provided by New York Life, for more detailed benefit information.

Benefits

Definition of Disability	Unable to perform your occupational duties and 20% earnings loss.
Eligible Employees	Those benefit eligible who are regularly working at least 20 hours per week.
Employer Premium Contribution	Jordan School District pays 100% of the premium.
Benefit Percentage	66 ² / ₃ % of gross monthly earnings.
Maximum Monthly Benefit	\$7,000
Minimum Monthly Benefit	\$100 or 10% per month whichever is greater.
Benefit Waiting Period	180 days
Maximum Benefit Period	To age 65 or according to the schedule in your certificate.
Own Occupation Period	<ul style="list-style-type: none">• The first 24 months that disability benefits are payable. The period of time that an insured employee is eligible for LTD benefit payments under the policy if he / she is unable to perform the duties of his/her own occupation due to a disability.• After 24 months the employee will continue to be considered disabled if he/she is unable to perform any occupational duties for which you may be qualified based on education, training, or experience.
Social Security Offset	Primary and Family
Deductible Income	Worker's Comp., Retirement, Social Security and other income (Please see your Certificate of Coverage).
Survivor Benefit	A lump sum equal to 3 times your gross monthly benefit.
Limitations	Mental and Nervous: 24 months Pre-existing Condition: Benefits are not payable for the first 12 months of coverage for any Injury or Sickness from the 3 months before coverage began.
Exclusions	Act of war, self-inflicted injury, attempted suicide, violent or criminal conduct, or incarceration.

Please see the Jordan Insurance Services Office if you have any questions.