

LONG-TERM DISABILITY INSURANCE

How would you cope if your income was eliminated for a month? What about longer? Long-term disability (LTD) insurance can help with that uncertainty.



LTD insurance provides income protection if you cannot work due to injury or illness.

HOW LONG DOES IT LAST?

After a specified waiting period, coverage lasts anywhere from

2 to  **10** years.



However, periods vary based on the plan.

WHAT EVENTS TIGGER COVERAGE?

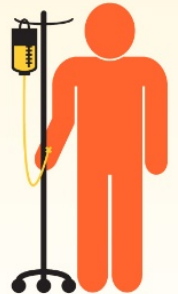
LTD coverage can be used for illness or injury—whichever prevents you from working. Some common reasons employees take LTD leave include the following:



Arthritis



Chronic pain



Cancer

However, qualified LTD events may vary depending on your plan.

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