

Long-Term Disability* (LTD)

We provide basic LTD at no cost to you. Voluntary plans are available for purchase, and rate calculations are available in the PeoplePlace enrollment system.

Person Covered	Coverage you pay for
You	Additional 10% of your base salary following 180 days of disability

- Income received from the basic LTD plan is treated as taxable income.
- Premiums for voluntary LTD are deducted post-tax; therefore, income received for this portion would not be taxed.
- Pre-existing condition limitations may apply.