

Long-Term Disability

Regular benefited employees are automatically enrolled in Long-Term Disability (LTD) coverage at no cost to you. **(KPOA members are offered LTD benefits through KPOA)**. Long-Term Disability offers you a benefit if you become disabled and are unable to work. LTD begins on the 90th calendar day after an accident or illness that prohibits you from returning to work and brings a benefit of 66.67% of your monthly earnings, reduced by deductible income, to a maximum monthly benefit of \$7,000 before reduction by deductible income. Long-Term benefits are paid until a) you are no longer disabled, or b) you reach age 65 (for disabilities beginning before age 62).

LTD Benefit Amount

66.67% of monthly earnings reduced by deductible income. Maximum monthly benefit \$7,000 before reduction by deductible income.