



## Long Term Disability

**Class Description(s):**

Class 1: All Full-time Active Employees who are Exempt Employees and receiving Employer paid LTD plan  
 Full Time Eligibility: 40 hours per week

City of Grand Rapids	Lincoln Financial	Mutual of Omaha
Feature	Description	Description
Benefit Percentage	60%	60%
Maximum Monthly Benefit*	\$6,000	\$8,000
Minimum Monthly Benefit	Greater of \$100 or 10%	Greater of \$100 or 10%
Elimination Period	180 Days	<b>90 Days</b>
Benefit Duration	SSNRA	ADEA 1 with SSNRA
Definition Of Disability	3 Years Own Occupation	3 Years Own Occupation
Return To Work Incentive Applies	Yes	Yes
Integration Method	Direct	Direct
Social Security Offset	Family	Family
Pre-Existing Condition Limitation	Look-back/Insured 3/12 months	Look-back/Insured 3/12 months
Takeover Provision	No Loss/No Gain	No Loss/No Gain
Mental Illness Limitation	24 Month Outpatient	24 Month Per Occurrence
Substance Abuse Limitation	24 Month Outpatient	24 Month Per Occurrence
Specified Condition Limitation	None	None -same as any illness
Workplace Modification Benefit	Included	Included
Survivor Income Benefit Option	3 Times Last Monthly Gross Benefit	3 Times Last Monthly Gross Benefit
Employer Participates In Worker's Compensation	Yes	Yes
Employee Contribution	Class 1 - Non-Contributory	Class 1 - Non-Contributory
Participation Requirement	Class 1 - 100% of Eligible Employees	Class 1 - 100% of Eligible Employees
Initial Rate Guarantee Period	N/A	2 Years 5 Months
Rate Per \$100 of Covered Payroll	\$0.63	\$0.32
Rate Summary		
Covered Monthly Payroll	\$147,976	\$147,976
Estimated Monthly Premium	\$932.25	\$473.52
Estimated Annual Premium	\$11,186.99	\$5,682.28