

Do you have the disability protection you need?

You are fortunate that the District provides you with the opportunity to participate in **voluntary Long Term Disability** insurance. This benefit begins after you have been disabled 90 days and protects up to 60% of your monthly income. Unfortunately not all staff members have accumulated enough paid time off to protect their income for the 90 day wait until their LTD begins or could pay all of their expenses including the cost of their health insurance if thier income was suddenly reduced by 40%. One unexpected sickness or accident can exhaust sick leave that took years to accumulate. **If fully protecting your paycheck is important to you, Colonial Life can help!**

Colonial Life can provide you with paycheck protection you need to cover the gap until your LTD begins and the income not protected by your current plan.

This unique plan provides LIFETIME protection that combines Disability benefits with Accident Hospital and AD&D. You are not required to exhaust your paid time off to be eligible for benefits.

NEW PLAN CUSTOMIZED TO COMPLEMENT YOUR LTD PLAN

Choose from **\$400 to \$5,000 of Monthly Benefit**

(Maximum Monthly Benefit: 66 2/3% of monthly income)

APPLY NOW GUARANTEED ISSUE!



Can you afford NOT to protect your income?

Approximate Annual Income	Maximum Monthly Benefit : First 3 months	Maximum Monthly Benefit : Next 9 months	SAMPLE RATES: ALL AGES	
			20 Payroll Deductions (Rates DO NOT increase with age)	
Wait Period for Coverage to Begin: Accident Wait Period for Coverage to Begin: Sickness			30 Day Wait	14 Day Wait
\$10,800-\$12,599	\$600	\$300	\$ 6.93	\$ 8.37
\$21,600-\$23,339	\$1,200	\$600	\$11.07	\$13.95
\$27,000-\$28,799	\$1,500	\$750	\$13.14	\$16.74
\$36,000-\$37,799	\$2,000	\$1,000	\$16.59	\$21.39
\$45,000-\$46,799	\$2,500	\$1,250	\$20.04	\$26.04
\$54,000-\$55,799	\$3,000	\$1,500	\$23.49	\$30.69
\$63,000-\$64,799	\$3,500	\$1,750	\$26.94	\$35.34
\$72,000-\$73,799	\$4,000	\$2,000	\$30.39	\$39.99
\$81,000-\$82,799	\$4,500	\$2,250	\$33.84	\$44.64
\$90,000 +	\$5,000	\$2,500	\$37.29	\$49.29

Pays **FULL** benefit **TAX-FREE** regardless of any other benefits you receive including sick pay!

Why should you ENROLL NOW during Open Enrollment?

➔ This is your **ONLY** chance to apply for coverage without any medical underwriting.