

Long-Term Disability

Eligibility:

- Full-time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- Evidence of Insurability form (EOI), health questions, will be required if electing outside of new hire election.
- Employees can choose to start and stop sick leave. However this payment **will be** reduced proportionally to any type of sick leave, salary continuance, Social Security Disability, Retirement , etc.

Long-Term Disability

Elimination Period (How long before benefits start?)	90 Days - Benefits begin on day 91
Benefit Duration (How long will it pay?)	Up until normal Social Security retirement age or until no longer disabled (whichever occurs first)
Benefit Amount (How much will it pay?)	60% of your gross monthly salary
Maximum Benefit Amount (What is the cap?)	\$6,000 (Monthly)
Minimum Benefit Amount	\$100 (Monthly)
Pre-Existing Condition (What isn't covered?)	12 months / 12 months Any condition you receive medical attention for in the 12 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage WILL NOT be covered.

Long-Term Disability Monthly Rates Per \$100 of Monthly Covered Payroll

Age Category	Monthly Payroll Rate
0 - 29	\$0.17
30 - 34	\$0.23
35 - 39	\$0.34
40 - 44	\$0.49
45 - 49	\$0.72
50 - 54	\$0.95
55 - 59	\$1.15
60 - 64	\$1.34
65 - 69	\$1.38
70+	\$1.45

Please Note :

Sumter County Schools DOES pay into Social Security Taxes

Rate Calculator (Also in HR Portal):

Long-Term Disability

1. Divide Annual Salary by 12
2. Divide by 100
3. Multiply by Rate

Plan Rates

The Benefits Portal will calculate your premiums based on your age and annual salary.