

Disability

Disability insurance can keep you financially stable should you experience a qualifying disability and are unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.

SHORT-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	66.6% of your weekly earnings to a weekly \$1,500 maximum for up to 90 days.
When Benefits Begin	Benefit begins after 14 days of disability.
Election Required	No, eligible employees are auto enrolled at no cost.

LONG-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	60% of your pre-disability earnings up to a maximum benefit of \$10,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner.
When Benefits Begin	Benefit begins after 90 days of disability.
Election Required	Yes (this is a voluntary plan).

HOW STD AND LTD WORK TOGETHER

For employees who meet STD eligibility, NeueHealth will pay 66.6% of your earnings during the 14 day elimination period.

After 14 days of sickness or injury, approved STD pays a portion of your income.

After 90 days, if elected, LTD may begin.

