

# DISABILITY BENEFITS

## Employer & Employee Paid



### Short-Term Disability (STD)

Benefit eligible employees who work in New Jersey have NJ Temporary Disability Insurance Protection. Benefit eligible employees who work outside of New Jersey have company paid short-term disability protection through New York Life.

<b>Elimination Period</b>	7 calendar days
<b>Benefit Amount</b>	85% of weekly pre-disability wages to max \$1,055 per week for 2024
<b>Benefit Period</b>	Up to 26 weeks

### Long-Term Disability (LTD)

**Paid by Conner Strong & Buckelew**

Company-paid long term disability provides you with income continuation in the event your illness or injury lasts beyond the elimination period. This helps ensure you have a continued income if you are unable to work due to a covered sickness or injury. These benefits are paid through New York Life.

<b>Elimination Period</b>	180 calendar days of continuous disability
<b>Benefit Amount</b>	60% of your pre-disability earnings as defined by the policy to a monthly maximum of \$20,000
<b>Benefit Period</b>	Social Security Normal Retirement Age

## SUPPLEMENTAL DISABILITY BENEFITS

**Paid by Employee (application required)**

### Individual Long-Term Disability (IDI)

#### Unum

Individual Long-Term Disability Insurance can provide an additional monthly benefit if you experience a covered disability, so you focus on your recovery – not your finances. The premium is paid with post-tax dollars but, under current tax laws, benefits are tax free. IDI coverage belongs to you, even if you change employers. This benefit is only available to new hires in their initial eligibility period. You may not elect this benefit during annual open enrollment.