



Long Term Disability

Long Term Disability coverage is paid by Centennial BOCES for all 12-month employees. Coverage is effective the first of the month following the day of eligibility.

After 90 consecutive days of Total Disability, the plan provides a monthly benefit equal to 60% of Covered Monthly Earnings. To figure this benefit amount payable:

- (1) Multiply your Covered Monthly Earnings by the benefit percentage – 60%
- (2) Take the lesser of the amount:
 - (a) of step (1) above; or
 - (b) the Maximum Monthly Benefit (5,000.00); and subtract Other Income Benefits, see Summary Plan Description, from step (2) above.

The plan will pay at least the Minimum Monthly Benefit as calculated.

OTHER INCOME BENEFITS: Other Income Benefits are benefits resulting from the same Total Disability for which a Monthly Benefit is payable under the Policy. For a list of the Other Income Benefits – see your Summary Plan Description.

MINIMUM MONTHLY BENEFIT: In no event will the Monthly Benefit payable to you be less than \$100.00

MAXIMUM MONTHLY BENEFIT: \$5,000.00 (this is equal to a maximum Covered Monthly Earnings of \$8,333.00).

For complete, specific information please see the Summary Plan Description. In the event of conflict between this summary sheet and the Summary Plan Description, the Summary Plan Description prevails.