

LONG TERM DISABILITY ENHANCED BENEFIT FOR VRS PLAN 1 & 2 MEMBERS

Long Term Disability provides a monthly monetary benefit if you are unable to work because of a qualifying disability.

Employees in VRS Plans 1 or 2 are covered in a Basic Benefit paid for by the City administered by The Standard Group.

Employees in VRS Plans 1 or 2 can request coverage in the enhanced LTD benefit during open enrollment. Medical underwriting is required and it will require you to submit an Evidence of Insurability (EOI) form. Approval is not guaranteed.

If approved, the enhanced benefit provides you with 60% of your base salary at time of disability (the base benefit provides 40%), reduces your benefit waiting period from 180 days with the base benefit to 90 days, and increases your maximum benefit period from 2 years to normal Social Security retirement age.