

Smith Rowe, LLC's 2024 Open Enrollment Short- and Long-Term Disability Plan Highlights

- ✓ Coverage is available for the employee, spouse and/or eligible dependent children.
- ✓ Benefits are paid directly to the insured.
- ✓ Coverage is portable for 12 months, once the policy has been in force for 12 months. Premiums will not change.
- ✓ These benefits are separate and in addition to any other insurance that you have with other companies.
- ✓ Please review the following benefit highlights and see each specific plan brochure for more benefit details.

Short Term Disability / Long Term Disability

Your individual short-term and long-term disability plans were included in your mailing packet. Short-term Disability can provide up to 65% of your base pay. Long-term Disability can provide up to 60% of your base pay. See your paperwork for available coverage amounts and weekly premiums.

Plan highlights include:

- Short-term is guarantee issue coverage up to 65% of salary up to \$700 per week.
- Short-term covers off-the-job related disability from both sickness and injury
- Short-term has a 7 Day or 14 Day Waiting Period
- Short-term lasts up to 26 weeks
- Long-term is guarantee issue coverage up to 60% of salary up to \$3,000 per month.
- Long-term covers both on and off-the-job related disability from both sickness and injury
- Long-term has a 6 month Waiting Period
- Long-term lasts up to 2 years
- 12-month waiting period for full coverage on pre-existing conditions.
- Pays 50% for partial disability.
- Pregnancy covered as any other illness.

Beginning the week of September 16th Craig Ploch from Worksite Services will be travelling to Smith Rowe LLC jobsites to review, enroll or waive your elections in the benefits listed above. Make plans to meet with us and review your options for Whole Life, Cancer, Accident, Dental, Short-Term Disability, Long Term Disability, Vision, and Hospital Indemnity Insurance. Social Security numbers are required to include coverage for your spouse and dependents for Whole Life Insurance.

Please review the information above and be prepared to ask questions!

Know what you may be saying “**No**” to.

If you have missed the opportunity to meet with a benefit counselor while on a jobsite, please contact Craig Ploch – 336-908-9810 to enroll by phone or meet with him at the Smith Rowe Family Picnic on October 19th.

All paperwork required to enroll in new policies or to make changes to any currently active policy must be completed and submitted for processing by October 30th.