

# City of Framingham

## DISABILITY INSURANCE

**When can I sign up?**

Within the first 30 days of employment or during an enrollment.

**Does this policy cover accident only?**

No, this policy covers accident and sickness.

**Can this policy be deducted from my paycheck like other benefits?**

Yes, the Short Term Disability also includes convenient payroll deduction.

**How much of my income does this policy replace?**

Up to 60% of your monthly earnings, to a maximum of \$5,000 per month, can be covered.

**If I become pregnant, will I be covered?**

Yes, maternity is covered the same as any illness as long as the child is not born within 10 months of effective date.

**What elimination periods are available?**

Elimination periods are flexible for each employee to customize to their circumstances 7, 14, 30, 90, and 180 day options.

**How long are benefits paid under the Disability program?**

Benefit periods are flexible for each employee to customize to their circumstances: 3, 6, 12 and 24 month options.

Coverage continues up to age 70 for active employees.

**What are the pre-existing limitations?**

Anything that you have been treated for 12 months prior to the effective date will not be covered for the first 12 months of the policy.

**Can I keep this policy if I leave employment?**

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.  
781-837-9222 – fax 781-837-9227

This form is for informational purposes only, please refer to the contract for specific language.