

Basic Life Insurance With AD&D / Additional Life With AD&D

Basic Life Coverage		Coverage Amounts Employer pays 100% of premiums	
Employee		Employer's choice of \$10,000, \$25,000 or \$50,000	

Additional Life Coverage	Coverage Options Employee pays premium	Guarantee Issue Coverage Without Health Questions	Added Life Insurance Benefits
Employee	1X, 2X, or 3X base annual earnings to a maximum of \$500,000	Up to 3X base annual earnings (with timely enrollment as a new hire or with a qualifying event)	<ul style="list-style-type: none"> • Accelerated Benefit • Specified Disease Benefit • Waiver of Premium • Conversion or Portability • Repatriation Benefit • Travel Assistance Program • Life Services Toolkit • Funeral Assignment • Continuation of Benefits for Dependents
Spouse	Lesser of 50% of employee's coverage or 1X employee's base annual earnings	Up to 1X employee's base annual earnings (with timely enrollment as a new hire or with a qualifying event)	
Child	\$5,000	\$5,000	

Long Term Disability Benefit

LTD Benefit	
Benefit Waiting Period	Employer elects either: 30 days, 60 days or 90 days
Monthly Benefit	66 2/3% of first \$7,500 of your predisability earnings reduced by deductible income
Minimum/Maximum Benefit	\$100 minimum/\$5,000 maximum before reduction by deductible income
Maximum Benefit Period	Up to your normal retirement age under the Social Security Act; if you become disabled after age 65, benefits are payable according to an age-based schedule.
Who pays the premium?	
You and your employer share the cost of LTD insurance, based on your contracted base annual salary. Visit https://nmopsiaonline.nmopsia.com/EROnline/PremiumCal/ViewPremiumCal to confirm monthly premiums.	
Definition of Disability	
As a result of physical disease, injury, pregnancy or mental disorder you are unable to perform with reasonable continuity the material duties of your occupation and suffer a loss of at least 20% of predisability earnings when working in your own occupation.	

Other Features And Services

- 24-hour coverage, including coverage for work-related disabilities
- Continuation of insurance during school breaks
- Assisted living benefit
- Assistance with Social Security benefits
- Assistance with tax payments
- Lifetime security benefit
- Reasonable accommodation expense benefit
- Rehab plan provision
- Return to work incentive
- Survivors benefit
- Temporary recovery provision
- Waiver of premium while LTD benefits are payable

