

## **LONG-TERM DISABILITY**

Group Long-Term Disability coverage is to provide 40% of the employee's annual salary, up to a maximum of \$4,000 per month. The basic coverage premium is paid by the county and is based on the employee's annual salary. Benefits start after an elimination period of 180 days of physician certified disability. Options may be purchased to increase coverage to 50% of the employee's salary and /or reduce the elimination period to 90 days.