

To: Eligible Faculty and Staff  
From: Employee Service Center  
Re: Supplemental Long Term Disability Insurance  
For salaries over \$150,000

Yale's Long Term Disability Insurance Plan arrangement with Standard Insurance Company provides highly compensated Faculty and Staff with the opportunity to purchase supplemental disability coverage on a payroll deduction basis and at an extremely attractive price.

Under the basic Long Term Disability coverage all faculty and staff are covered at 60% of their monthly earnings to a maximum benefit of \$7,500 per month. Salary amounts in excess of \$150,000 are not included under the basic benefit.

The University has made arrangements with Standard Insurance to provide *additional* income coverage at the rate of approximately \$4.00 to \$5.00 per month for each \$10,000 of covered salary. Once an election is made to purchase coverage, it will be extended automatically to protect future salary increases up to \$400,000 (plan maximum). The maximum benefit is \$20,000 per month (\$7,500 of base benefit plus \$12,500 of supplemental coverage).

To enroll please complete the form below and return it to the Employee Service Center. Applications made after 60 days from date of hire or eligibility will require proof of insurability and approval by the carrier.

If you have any questions please contact the Employee Service Center at 432-5552.

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## Application to Participate in Yale's Supplemental Long Term Disability Program

Name \_\_\_\_\_ Date of Hire/ Elig. \_\_\_\_\_  
Please Print

Soc. Sec. # \_\_\_\_\_

I wish to participate in Yale's Supplemental Long Term Disability Plan, as described above, and authorize you to deduct the applicable premium from my salary.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date