

# Life & Disability Benefits

## SYMETRA

Life, AD&D and Long-Term Disability Insurance is **100% paid** by Community Treatment Solutions.

### Group Life & AD&D Insurance

**Life Insurance** benefits are paid to a beneficiary(ies) you designate in the event of your death. **AD&D benefits** are paid to your beneficiary(ies) upon your accidental death or to you for a covered loss (such as the loss of a limb, eyesight or hearing).

GROUP LIFE AND AD&D	
<b>Eligible Employees</b>	1st of the month after 30 days following date of hire
<b>Benefit Amount</b> Life Insurance AD&D	2x Annual Base Salary up to \$250,000 2x Annual Base Salary up to \$250,000
<b>Age Reduction Rules</b>	Benefit reduces by 35% at age 65; 15% at age 70
<b>Taxation of Benefits</b>	None

### Group Long-Term Disability Insurance

For enduring, serious non-work related illnesses or injuries that prevent you from working longer than 180 days.

GROUP LONG-TERM DISABILITY	
<b>Eligible Employees</b>	Employees working or scheduled to work at least 30 hours per week following 12 months of continuous active employment
<b>Elimination Period</b>	180 days
<b>Benefit Duration</b>	Benefit duration to age 65 with graded ADEA
<b>Benefit Multiple</b>	60% of base monthly salary up to \$6,000 per month
<b>Pre-Existing Conditions</b>	3 months prior/12 months after
<b>Taxation of Benefits</b>	None

