Cherry Hill Township
Long Term Disability Coverage

Effective February 1st, 2025, Symetra Life Insurance Company will be the carrier for Cherry Hill Township's Long-Term Disability Insurance offered to employees working 30 or more hours per week on average.
This valuable coverage has a benefit of 60% of your pre-disability earnings to a monthly maximum of $9,572.
Benefit payments will begin after you have been disabled for 180 days.
In order to qualify for Long-Term Disability benefits, you must, due to illness or injury, be unable to perform the duties of your regular occupation and have a loss of income of 20% or more.

Benefit Highlights

Benefit Amount	60% of Salary up to $9,572 per month
Elimination Period	180 days (number of days you must be disabled to collect disability benefits)
Accumulation of Elimination Days	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability.
Maximum Payment Duration	**Social Security Normal Retirement Age (SSNRA):**

Age at Disability	Maximum Payment Duration
Less than age 60	To SSNRA
60	60 months or to SSNRA, greater of
61	48 months or to SSNRA, greater of
62	42 months or to SSNRA, greater of
63	36 months or to SSNRA, greater of
64	30 months or to SSNRA, greater of
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Pre-Existing Condition Limitation - This plan will cover a disability if it is caused by, contributed to by, or results from a pre-existing condition and the disability begins after being insured for 12 consecutive months from his/her effective date of coverage, including coverage through a prior carrier. If the time period requirements are not met, the disability is excluded from coverage under the plan.
Pre-Existing Condition means a sickness or injury for which the insured received treatment within 3 months prior to his/her effective date of coverage. Treatment includes consultation, care, or services from a doctor, or other medical professional recommended by a doctor. It also includes being prescribed medicines, taking prescribed medicines (or the fact that the insured should have been taking prescribed medicines, but chooses not to), and receiving diagnostic measures.

This information is intended for quick reference. For complete details, please see your certificate or contract of insurance.