

City of Melrose

DISABILITY INSURANCE with *Allstate*

Please contact **LifePlus Insurance Agency, Inc.** with any enrollment questions.

Phone: **781-837-9222**

Fax: **781-837-9227**

When can I sign up?

Within the first 30 days of employment or during an enrollment.

Does this policy cover accidents only?

No, this policy covers accident and sickness.

Can this policy be deducted from my paycheck like other benefits?

Yes, the Short Term Disability also includes convenient payroll deduction.

How much of my income does this policy replace?

Up to 60% of your monthly earnings, to a maximum of \$5,000 per month, can be covered.

If I become pregnant, will I be covered?

Yes, maternity is covered the same as any illness as long as the child is not born within 10 months of effective date.

What elimination periods are available?

Elimination periods are flexible for each employee to customize to their circumstances 7, 14, 30, 90, and 180 day options.

How long are benefits paid under the Disability program?

Benefit periods are flexible for each employee to customize to their circumstances: 3, 6, 12 and 24 month options.

Coverage continues up to age 70 for active employees.

What are the pre-existing limitations?

Anything that you have been treated for 12 months prior to the effective date will not be covered for the first 12 months of the policy.

Can I keep this policy if I leave employment?

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

This form is for informational purposes only, please refer to the contract for specific language.