2025 Fellow Travelers Disability Insurance

Eligibility	
Job Class	ALL MEMBERS
Eligible Members	Employees who work at least 20 hours per week
Cause of Disability	Off -Job Injury & Off-Job Sickness (On job covered by Workers Compensation Insurance in most cases)
Benefits Payable	
Guaranteed Issue Monthly Benefit	$100 increments up to $4000 of monthly benefit
Partial Disability Benefit	50% of total disability benefit for up to 3 months
Maximum Benefit	Up to 60% of regular monthly income
Maternity	Treated the same as any other disability
Benefit Period	Disability paid for up to 6 months
Waiting Period	14 days before 6 month benefit period begins
Other Features	
Waiver of Premium	No premium is due to keep policy in force IF totally disabled for 90 consecutive days
Guaranteed Renewability	Policy is guaranteed renewable to maximum policy age (varies by state)
No Integration	Benefits (for this policy) are payable up to 60% of salary even if other disability coverages are in place
Level Premiums	Rates are based on your age when the policy is issued and will remain at that rate for the life of the policy
Portability	Employee may continue this coverage after employment
Limitations & Exclusion	
Pre-Existing Condition Definition	Any condition you received care, treatment, medication (or a medical professional RECOMMENDED you receive such remedies) in the 12 months immediately prior to the effective date of coverage.
Pre-Existing Condition Exclusion	Pre-existing conditions will NOT be covered for the first 12 months after the policy effective date.
General Exclusions	Intoxicants and/or Drug Addiction, Cosmetic Surgery, disability caused during illegal activity, Professional sports, Intentional self inflicted harm, war or armed conflict

*Summary of Benefits Only. Benefits may vary by state. Please refer to policy for exact details.

**NOTE: CT, MA, NJ, & WA state have limited maximums due to state disability benefits