



Voluntary **LONG TERM DISABILITY COVERAGE**

- *Can help you through tough times.*

If you get seriously sick or hurt, your paychecks could stop. But with voluntary Long Term Disability from LifeMap, you can keep money coming in while you and your family are going through something big.



Insurance for every step of life.

Voluntary LONG TERM DISABILITY COVERAGE

With a major illness or injury, income can stop, but expenses don't. If that happens to you, Long Term Disability coverage gives you a regular source of income to help with everyday costs or even bigger things, like uncovered medical expenses. Getting money you can count on is one less thing to worry about.



WHAT TO EXPECT

If you get sick or hurt, Long Term Disability coverage helps keep money coming in.

1

You get sick or hurt

You suffer an illness or injury either on or off the job that keeps you from working either all or part of the time. As a result, your regular paychecks either shrink or stop altogether.

2

Submit your claim

To get started, go to LifeMapCo.com and search "Long Term Disability Claim." There, you'll find the form and instructions you'll need to submit your claim.

3

Start collecting your benefit

Once you satisfy the plan's requirements, you'll get your benefit once a month for as long as your disability lasts or for your policy's maximum disability duration, whichever comes first.

WHY SHOULD YOU BUY IT?

Long Term Disability coverage is a big help in times of need.

- *It doesn't matter where you get sick or hurt*
You get paid if you can't do your regular job because of the illness or injury, whether it's work-related or not, though pre-existing conditions may be excluded.
- *Flexible benefits*
If you're partially disabled—meaning, you can perform all of your job duties some of the time or some of your duties all of the time—you may even be eligible for partial benefits.
- *Hassle-free premium payments*
Your monthly premium will be deducted directly from your paycheck, so put away the stamps.
- *Affordable rates*
Get budget-friendly rates through your company's group buying power.

**Talk to your employer today about
Voluntary Long Term Disability Coverage
from LifeMap Assurance Company®.**



Insurance for every step of life.

● **LifeMapCo.com**
1 (800) 794-5390

This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only. For a copy of the full policy including all covered benefits, exclusions and limitations, please contact your employer.

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