

Support when illness or injury stops work.

Long-term Disability Insurance

Onondaga County

Long-term Disability Insurance which we call Long-term Income Protection Benefits replace part of your income if you are unable to work for an extended time due to an illness or injury to help cover your day-to-day living expenses, creating stability in an unstable time.

If you have any questions about your benefit options, visit https://onondagacountyny.pasito.ai/r/benefits_package_page

Long-term Income Protection Benefits.

Onondaga County provides Long-term Income Protection that can help provide financial support and stability if you are unable to work due to an illness or injury for an extended period of time. You can also choose to enroll in extra coverage.

Long-term Income Protection Benefits coverage options.

If you're an eligible building trades council employee and can't work due to an illness or injury:

Core plan:
You can receive a monthly cash benefit that replaces 60% of your monthly pay, up to $8,000 per month. Benefits begin after 180 days of disability.

Buy-up Option:
Lets you choose extra coverage that pays 60% of your monthly pay, up to $8,000 per month. Benefits begin after 120 days of disability.

Will you need to answer medical questions?

For Core coverage, you will be automatically enrolled in this coverage without needing to answer any medical questions. For Buy-up coverage, if you enroll during the scheduled enrollment period for the first time, you will need to answer medical questions. If you enroll within 31 days of becoming eligible, you won't need to answer medical questions. If you enroll later or during a family status change, you will need to answer medical questions.
You must be actively at work with your employer on the day your coverage takes effect.

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Map your route to financial wellness.

Long-term Income Protection Benefits can help replace lost wages and ensure mortgage, rent or groceries are paid, providing a comforting source of income and support while you are unable to work for an extended period of time.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses
Helps replace income so your family can stay on track financially if you're unable to work.

Single parent, multiple responsibilities
Provides steady income to help support your children while you recover.

Dual income, no kids
Covers your share of the bills if you're temporarily out of work.

Growing children, aging parents
Supports your family and caregiving duties while you focus on healing.

Single and carefree
Covers rent, bills, and lifestyle costs so you don't have to rely on savings.

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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000 A (10/08), GBD-1200 (10/08), GBD-1000, GBD-1200, or state equivalent.

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