

# Supplemental Disability Income Insurance

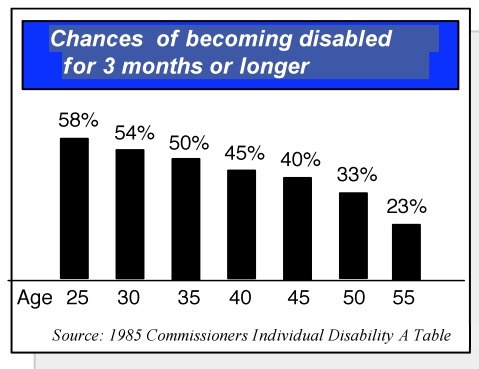
Vassar College provides Long Term Disability (LTD) coverage to you at no cost. If you become too ill or injured to work and your claim is approved, you will receive disability payments equal to 60% of your salary.

You have the opportunity to supplement Vassar's LTD benefit by purchasing, through payroll deduction, an individual disability income policy. The combination of your Vassar-provided LTD plan and the supplemental individual LTD policy will replace a higher percentage of your take-home pay in the event that you become disabled.

The supplemental LTD policy is underwritten by the Massachusetts Mutual Life Insurance Company, and is available at a substantial discount over normal rates due to Vassar's sponsorship of the program.

## Do I need this coverage?

- Assess your risk of becoming disabled:



- Assess your income if you are disabled. You can request a personalized calculation at the Benefits Fair, Wednesday, November 2, 9:00 – 5:00, Villard Room. If you cannot attend the fair, contact the policy representative, Tim Clain (see below.) To perform your own calculation, use [www.halfapaycheck.com](http://www.halfapaycheck.com), MassMutual's website. Look under "for Individuals/Needs Calculator."

## What will the coverage cost?

You pay a monthly rate for each \$100 you want in supplemental income. The rates are based on age. Your rate estimate will be included in your personalized calculation, and if you choose the coverage, the premium will be deducted from your monthly check.

## Will a pre-existing condition affect my coverage?

Yes. There is a one-year waiting period for most pre-existing conditions.

## How do I sign up for the coverage?

Request an application at the Benefits Fair or from the Benefits Office, ext.5850, Baldwin 307.

## How do I find out more about this coverage?

Our representative, Tim Clain, will be at the Benefits Fair, Wednesday, November 5, Villard Room, 9:00 to 4:00, and will have detailed information on the policy. Tim may be reached by email at [tclain@finsvcs.com](mailto:tclain@finsvcs.com) or by phone at (800) 200-5434.