

DISABILITY INSURANCE

To assist our employees during illness or injury, Lafayette Venetian Blind provides Short Term Disability (STD) and offers optional Long Term Disability (LTD) benefits.



	SHORT TERM DISABILITY (STD)	LONG TERM DISABILITY (LTD)
Benefit Percentage	60% of earnings	60% of earnings
Maximum Benefit	\$2,000/week	\$7,000/month
Day Benefits Begin	After 14 days of an accident or illness	After 90 days of disability
Maximum Benefit Period	13 weeks, including a 2 week elimination period	Up to Social Security Retirement Age
Pre-Existing Waiting Period	None	12 months for conditions occurring within 3 months of your effective date
Cost	Paid by Lafayette Venetian Blind at no cost to employees	See Metlife enrollment material and premium calculation worksheet for your employee cost

DID YOU KNOW?

1 IN EVERY 8 people will become disabled for five years or more in their lifetime.

30% of people use disability.

46% of all foreclosures are caused by financial hardship due to a disability.

Please see Plan Document for full details.

MEDICARE EDUCATION

Medicare is health insurance for people who are age 65 or older, under 65 with certain disabilities, or any age with End-stage Renal Disease (permanent kidney failure). There are four types of Medicare... so which ones do you choose? It's a big step, but we have your back. Our Medicare Benefits Expert, Andrew Flittner, is a great resource if you're:

- Looking into Medicare for the first time
- Nearing retirement and/or age 65
- Interested in more Medicare information for a family member
- Looking for an advocate, not a sales person

Take advantage of this great resource and feel confident about where you're spending your retirement dollars.

Andrew is an Independent Medicare Consultant with 15 years of advising experience. He holds a degree in Health Policy from IU School of Medicine, JD with Health Law Concentration from IUPUI, and is certified by AHIP.

**Call today to talk to
someone invested in
your family's success.**



317-717-1085



help@isimedicare.com



IMPORTANT

BENEFIT CONTACTS

BENEFIT	PROVIDER	PHONE	WEBSITE / EMAIL
Medical + Pharmacy	UnitedHealthcare	888-826-9781	myuhc.com
Healthcare Concierge	HealthJoy	855-947-6900	Download the App!
Prescription	TrueScripts	844-257-1955	www.truescripts.com
Prescription	ElectRx	833-353-2879	info@electrx.com
Dental	MetLife	800-942-0854	www.MetLife.com
Vision	VSP	800-877-7195	www.vsp.com
Life and AD&D Coverage Voluntary Life Coverage Short Term Disability Voluntary Long Term Disability	MetLife	Life and AD&D: 800-275-4638 Disability: 800-275-4638	www.MetLife.com