

DISABILITY INSURANCE

To assist our employees during illness or injury, LVB provides Short Term Disability (STD) and offers optional Long Term Disability (LTD) benefits. See HR for benefit percentage of pay, max benefit period and benefit max.



| | SHORT TERM DISABILITY (STD) | LONG TERM DISABILITY (LTD) |
|-----------------------------|---|--|
| Day Benefits Begin | After 14 days of an accident or illness | After 90 days of disability |
| Pre-Existing Waiting Period | None | 12 months for conditions occurring within 3 months of your effective date |
| Cost | Paid by LVB 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.

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! |
| Surgical Services | WellBridge Surgical | 317-480-4200 | WellBridgeSurgical.com |
| Surgery Alternative for Orthopedic Pain | Regenexx | 866-756-4009 | RegenexxBenefits.com/lafvb |
| Prescription | TrueScripts | 844-257-1955 | TrueScripts.com |
| Prescription | ElectRx | 833-353-2879 | ElectRx.com |
| Dental | MetLife | 800-942-0854 | MetLife.com |
| Vision | VSP | 800-877-7195 | 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 | MetLife.com |