

# 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	\$1,500/week	\$7,000/month
Day Benefits Begin	After 14 days of an accident or illness	After 90 days of disability
Maximum Benefit Period	11 weeks	Up to Social Security Retirement Age
Pre-Existing Waiting Period	None	12 months for conditions occurring within 3 months of your effective date
<b>Cost</b>	Paid by Lafayette Venetian Blind at no cost to employees	See Prudential enrollment material and premium calculation worksheet for your employee cost

Please see Plan Document for full details.