



# Disability

## ***Why do I need disability coverage?***

- **A DISABILITY CAN HAPPEN. ABOUT 1 IN 7 INDIVIDUALS LIVING IN THE U.S. WILL BECOME DISABLED FOR FIVE YEARS OR LONGER.**
- **PROTECTS YOU FROM LOST WAGES**
- **PROTECTS YOU AND YOUR FAMILY FROM FINANCIAL DISTRESS**
- **PROTECTS YOU AND YOUR FAMILY FROM INCREASING EXPENSES AND MEDICAL COSTS**

The Disability Plan provides coverage to protect your income if you are unable to work due to a serious medical condition. Following a five day waiting period, the disability plan will pay you 60% of your income for up to twenty-five weeks. If you continue to be disabled at the end of the six months, you may apply for long term coverage that will provide 60% of your income tax-free until you are able to resume working or until age 65. The Disability Plan is vital to protecting your income and providing for you and your family if you are unable to work.

## ***What advantages does Gordmans offer?***

Gordmans offers a Disability Plan that protects your financial security if you are unable to work. The premiums are tied to your income level, broken down into levels to provide you with an inexpensive means to assure that income will remain steady during times of disability. An accident or illness can strike anyone, at any time, without warning and Gordmans Disability Plan insures protection for your financial future. Pregnancy/child birth is covered as a disability. The value of the Disability Plan is priceless.

# Disability Plans

Long Term Disability	
Benefit	60% of salary
Maximum Monthly Benefit	\$10,000
Benefit Duration	To age 65
Elimination Period	26 weeks
Your Occupational Definition	Two years own occupation

The policy will not cover any total or partial disability which is caused or contributed by or results from a pre-existing condition which begins in the first 12 months after the insured employee received treatment within six months prior to the insured employee's effective date.

## Short Term Disability

Benefit	60% of salary
Maximum Monthly Benefit	\$10,000
Benefit Duration	25 weeks
Elimination Period	One Week

Please note: The short term disability is a salary continuation program provided through the Company. You **MUST** be enrolled in the Long Term Disability Plan to be eligible to participate in this benefit.