

LONG-TERM DISABILITY



Guardian

Long-Term Disability Insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness that lasts longer than 6 months. Rolfson Oil provides full-time employees long-term disability insurance to replace 60% of your pre-disability earnings, up to a \$10,000 monthly benefit, after satisfying a 180-day elimination period (amount of time disabled prior to benefits being paid). This is a company-paid benefit provided at **No Cost** to you.

VOLUNTARY SHORT-TERM DISABILITY

Guardian

Short-Term Disability Insurance replaces part of your lost income when you become unable to work due to a covered injury of illness that lasts more than 14 days and less than 6 months (that's when the long-term disability benefit begins). Rolfson Oil provides all full-time employees with the option to purchase short-term disability insurance to replace 60% of your pre-disability earnings, up to a \$2,500 weekly benefit. The ability to earn a wage is a great asset. Therefore, it is strongly recommended to purchase this income protection benefit, particularly for individuals who are the head of their household or primary source of household income.

Voluntary Short-Term Disability	
Age	Monthly Cost per \$100 of weekly benefit
<20-44	\$4.480
45-49	\$4.690
50-54	\$5.810
55-59	\$7.310
60-64	\$8.890
65-99	\$9.750