

Montefiore Medical Center (MMC)

MMC PAID DISABILITY MAXIMUM BENEFIT ILLUSTRATION			
Year 1 of Disability	Short Term (ST) First 26 weeks	Intermediate Term (IT) Second 26 weeks	Maximum First Year (ST + IT) Disability Benefit
Maximum TAXABLE Weekly Benefit	\$280.00	\$170.00	
1st Year TAXABLE Annual Disability Benefit			\$11,700.00
Year 2 of Disability	Long Term		Maximum Second Year Disability Benefit
Maximum TAXABLE Monthly Benefit	\$430.00		
2nd Year TAXABLE Annual Disability Benefit			\$5,160.00

DO YOU NEED MORE COVERAGE?

OPTIONAL LONG TERM DISABILITY MAXIMUM BENEFIT ILLUSTRATION			
Year 1 of Disability	Long Term after 90 day elimination		Maximum First Year Disability Benefit
Maximum TAX FREE Monthly Benefit	\$6,000.00		
1st Year TAX FREE Annual Disability Benefit			\$54,000.00
Year 2 of Disability	Long Term		Maximum Second Year Disability Benefit
Maximum TAX FREE Monthly Benefit	\$6,000.00		
2nd Year TAX FREE Annual Disability Benefit			\$72,000.00
Current cost is \$1.15 per \$100 of Income			
Example: RN LTD Deduction for \$80,000 of annual income would be \$35.38 per pay period			

Note that the examples illustrated are for the MAXIMUM benefit available for both MMC disability and the Optional LTD