

TBR – ANNUAL OPEN ENROLLMENT OPPORTUNITIES

LONG TERM DISABILITY – OPEN ENROLLMENT

TBR offers Long-term Disability (LTD) underwritten by Lincoln Financial. LTD provides income protection in the event an employee becomes disabled due to a covered sickness or accidental bodily injury. During this open enrollment period, the following allowed changes can occur (all terms and conditions of the policy will apply):

- Employees that are currently participating in long term disability that wish to continue the same coverage do not need to take action.
- Employees that are currently participating may **decrease** their level of coverage during the open enrollment period without completing evidence of insurability (EOI).
- Employees who failed to enroll when first eligible may apply for coverage during the open enrollment period by applying on-line with Lincoln Financial. Coverage will be effective once approved by Lincoln Financial.

Employees may voluntarily terminate coverage at this time. Employees who terminate coverage will be considered a late entrant if they decide to reenter the plan during a subsequent open enrollment period.

The enrollment link to the Lincoln Financial portal is: <https://www.steps2enroll.com/tennbor>

For more information on long term disability or to change your coverage, please go to <https://www.tbr.edu/hr/ltd>.

LTD Premiums:

Option 1 Rates – 180 Days/50%:	Option 2 Rates – 120 Days/60%:	Option 3 Rates – 90 Days/60%:
0.00146	0.00237	0.0028

To determine your cost:

Monthly earnings \$_____ X rate from table \$_____ = monthly cost \$_____

*Maximum \$2,000/mo for Option 1; \$4,000/mo for Option 2; and \$7,000/mo for Option 3.