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](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](https://www.tbr.edu/hr/ltd).

**LTD Premiums:**

<table>
<thead>
<tr>
<th>Option 1 Rates – 180 Days/50%:</th>
<th>Option 2 Rates – 120 Days/60%:</th>
<th>Option 3 Rates – 90 Days/60%:</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00146</td>
<td>0.00237</td>
<td>0.0028</td>
</tr>
</tbody>
</table>

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.