

# Disability Coverage

## ***Peace of mind when you can't work.***

Could you pay your bills if an illness or injury prevented you from working? Disability benefits can help.

Disability benefits are administered by The Hartford. They replace a portion of your income if you're unable to work due to a pregnancy and/or childbirth, illness, or non-work-related injury.

## **Short-Term Disability (STD)**

- AECOM provides basic STD insurance to you automatically and pays the full cost.
- If you have a qualifying disability, benefits begin after seven consecutive days and may continue up to 26 weeks from the date of disability.
- The STD benefit provides 100% of your base weekly earnings for up to six weeks.
- After six weeks, the STD benefit provides 66.67% of your base weekly earnings for the remainder of the approved STD period.

## **Long-Term Disability (LTD)**

- You must enroll to have this coverage. You can elect the core LTD insurance coverage at 60% of base pay — AECOM pays 50% of the premium cost and you pay the other 50%.
- The LTD benefit is 60% of base annual earnings, up to \$15,000 per month.
- A buy-up option to increase coverage to 66.67%, up to \$15,000 per month, is available at an additional cost.
- LTD benefits begin after 180 days and may be payable up to your Social Security normal retirement age.

## **Things to Consider**

### **✓ Cost per paycheck**

The cost of disability coverage is based on the level of coverage you elect. Your coverage and cost will change with any pay changes. You'll be able to see the cost per paycheck when you enroll online.

### **✓ Other income sources**

If you were unable to work, would other sources of income be available to you, such as sick pay, salary continuance, a short-term state disability plan, or Social Security? If so, consider whether you would have enough money to pay your ongoing expenses for a period of time.

### **✓ Taxes**

Disability benefits may be taxable as ordinary income. That means taxes may be deducted from disability benefit checks. When choosing a disability coverage level, be aware that taxes may affect the dollar amount of your benefit.



### ***Calculate Your Income Protection Needs***

Find out how much income protection you might need with this convenient [\*\*calculator\*\*](#) provided by The Hartford.