

### Long-Term Disability Process and FAQ

The purpose of this document is to provide guidance once you meet the eligibility requirements to transition to long-Term disability.

The Long-Term Disability Plan (LTD) helps protect you and your family members should you be unable to work for a period that extends beyond your STD coverage of 26 weeks.

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 180 days.

	Employer Paid	Employee Paid Voluntary LTD
<b>Eligibility*</b>	Full-time <b>salaried</b> employees.	<b>Full-time hourly</b> employees who enroll in the plan – enrollment is required during Annual Enrollment or New Hire Enrollment period – otherwise subject to Evidence of Insurability requirements.
<b>Elimination Period before benefits begin</b>	180 days	
<b>Monthly Benefit</b>	60% of monthly earnings	50% of monthly earnings
<b>Monthly Maximum</b>	\$25,000	\$7,500
<b>Benefit Duration Max**</b>	Age at Disability	Maximum Period of Payment
	Less than Age 62	To Social Security Normal Retirement Age
	Age 62	60 months
	Age 63	48 months
	Age 64	42 months
	Age 65	36 months
	Age 66	30 months
	Age 67	24 months
	Age 68	18 months
	69 and over	12 months

\*Pre-existing conditions may apply, refer to your Long-Term Disability Plan Document.

\*\*The Maximum Benefit Period is subject to the limited disability benefits and date benefit payments end as noted in the SPD.

### How Will Payments Work for Long Term Disability?

If your claim is approved, the frequency of benefit payments will change. Long Term Disability benefits are issued on a monthly basis. LTD benefits are paid to you directly by LOA Administrator. The actual date benefits will begin will be discussed with you by your Long-Term Disability Benefits Specialist.

### **How Will My Other Benefits Be Treated During Long Term Disability?**

If you are approved for Long Term Disability, any coverage you may have for health & welfare benefits will **terminate at the end of the month** in which Long Term Disability benefits begin. You will be eligible for COBRA continuation within the first six months of coverage offered at the same premium rates as active employees. COBRA information will be mailed to you separately from the Newell Brands Benefit Center. You must elect COBRA coverage and remit monthly premiums directly to the Newell Brands Benefit Center in order for your health benefits to continue while on Long Term Disability. After six months you will be responsible for the full cost of COBRA coverage. If you have any questions about your benefits continuation, please contact the **Newell Brands Benefits Center at 833-463-9355**.