

Long Term Disability Program

BAER (LTD) Insurance through Standard Insurance Company provides financial protection for members by promising to pay a percentage of monthly earnings in the event of a covered disability.

Benefits

Percentage of Wages:	66 2/3% of the first \$15,000 of your Pre-Disability Earnings.
Benefit Period:	Safety Members: To age 65 Non-Safety Members: 24 months for disabilities
Waiting Period:	60 days: Disability not arising out of your Own Occupation. 180 days: Disability arising out of your Own Occupation (WC 4850)
Death Benefit:	\$15,000 on and off duty (CSFEWBC Self-funded)
Monthly Premium:	\$29.00

Brochure:

- ❖ BAER LTD Brochure