

■ DISABILITY BENEFITS

Employer & Employee Paid

Short-Term Disability (STD)

Benefit eligible employees who work in New Jersey have NJ Temporary Disability Insurance Protection. Benefit eligible employees who work outside of New Jersey have company paid short-term disability protection through New York Life.

Elimination Period	7 calendar days
Benefit Amount	85% of weekly pre-disability wages to max \$1,081 per week for 2025
Benefit Period	Up to 26 weeks

Long-Term Disability (LTD)

Paid by Conner Strong & Buckelew

Company-paid long term disability provides you with income continuation in the event your illness or injury lasts beyond the elimination period. This helps ensure you have a continued income if you are unable to work due to a covered sickness or injury. These benefits are paid through New York Life.

Elimination Period	180 calendar days of continuous disability
Benefit Amount	60% of your pre-disability earnings as defined by the policy to a monthly maximum of \$20,000
Benefit Period	Social Security Normal Retirement Age



SUPPLEMENTAL DISABILITY BENEFITS

Paid by Employee (application required)

Individual Long-Term Disability (IDI)

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Individual Long-Term Disability Insurance can provide an additional monthly benefit if you experience a covered disability, so you focus on your recovery – not your finances. The premium is paid with post-tax dollars but, under current tax laws, benefits are tax free. IDI coverage belongs to you, even if you change employers.

This benefit is only available to new hires in their initial eligibility period. You may not elect this benefit during annual open enrollment.

