

VOLUNTARY LONG TERM DISABILITY INSURANCE

Eligible Employees

Employees working 1,000 hours or more based on their contract, their work schedule at time of hire or when their status changes to meet the eligibility criteria are eligible for voluntary life and voluntary long term disability coverage (LTD).

Applying for Coverage

- Applications must be received within 31 days of the first day of eligible employment (at hire or with a schedule/status change) and will not be subject to medical underwriting for the LTD or any life election up to the guarantee issue amounts.
- Coverage will be effective the first of the month following the eligible employment date.
- Late Enrollment
 - Limited to Annual Enrollment period
 - An application and an evidence of insurability form is required
 - The carrier will review these forms and determine eligibility for coverage
 - If approved, coverage will be effective the first of the month following the decision

Submission of Enrollment Forms

- *All enrollment forms must be sent to:*

*La Crosse Insurance Agency
305 5th Avenue S Suite 204
La Crosse, WI 54601*

- *Do not send them to the address on the forms.* Although they are the carrier for these coverages, all eligibility is maintained by La Crosse Insurance Agency.

Questions

Contact Laura Cunliffe of La Crosse Insurance Agency with any questions on coverage, eligibility or enrollment/ terminations for the voluntary plans – 608.785.0065 or 866.785.0065.