## Long-Term Disability

The Trust offers group long-term disability (LTD) coverage through The Standard for Full-Time and Part-Time Option 1 Trust members only. Part-Time Option 2 Trust members do not receive these benefits. LTD coverage provides you with long-term income protection if you become disabled as the result of a covered injury, sickness or pregnancy. You can receive 60% of your earnings up to \$3,500 per month. For plan details of this benefit, see *Your Benefit Plan Booklet — Long-Term Disability*.