



Newly-hired employees,

Congratulations on your new position with NC Department of Agriculture.

You are now eligible for voluntary **Disability Income Plus** insurance with Manhattan Life through Pierce Insurance. Enroll within 60 days for special underwriting.

### Highlights

- Choose Your Benefit Amount up to 60% of your pay to a max of \$5,000
- Choose Your Elimination Period:
  - 0-day accident/7 day sickness, or
  - 14-day accident/14 days sickness
- 12-month benefit period
- 12-month pre-existing condition limitation
- Convenience of payroll deduction
- Waiver of premium after 90 days of total disability
- 50% Partial disability benefit for inability to perform 20-80% of normal work schedule up to 6 consecutive months
- Recurrent disability benefit if disabled again within 180 days

Learn more:



Call Pierce Insurance at 800-421-3142, ext. 218



Visit <https://pierceins.com/department-of-agriculture/>

*See brochure for details. Policy provisions prevail.*

**EMPOWERING EMPLOYERS  
STRENGTHENING EMPLOYEES**

# Disability



## Disability Income Plus

Disability Income Plus is a disability income insurance plan designed to help supplement lost wages due to a covered injury or illness.

When an accident or illness leaves you disabled, Disability Income Plus can help. It provides a monthly benefit while you are no longer able to work - helping you: pay bills; cover mortgage/rent; purchase food; make car payments; or pay outstanding medical costs. Benefits begin the first day after the waiting period and are payable through the duration of your benefit period, or until you recover.

## Here are Some Details:

- Benefits are paid for up to 12 months per disability
- You can protect as much as 60% of your pay to a maximum of \$5,000 per month
- Elimination Period Options:
  - 0 day accident/7 day sickness; or
  - 14 day accident/14 day sickness
- 12/12 month Pre-existing condition limitation
- Pregnancy treated as any other sickness

## Did You Know?

28% of adults in the United States have no emergency savings.\*

1 in 3 Americans ages 35-65 will suffer a disability lasting at least 90 days during their working careers.\*\*

**An Extra Layer  
of Security to  
Help  
Supplement Lost  
Wages.**

## Embedded Benefits:

<b>Waiver of Premium</b>	Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.
<b>Partial Disability</b>	Pays 50% of the total benefit when employee cannot perform 20% to 80% of his or her normal work schedule for up to six consecutive months.
<b>Recurrent Disability</b>	If employee becomes disabled again within 180 days of returning to work, the elimination period is waived, and benefits are immediately available for up to the remaining benefit from the previous disability.

\*Source: <https://www.bankrate.com/banking/savings/financial-security-june-2019/>

\*\* [https://www.affordableinsuranceprotection.com/disability\\_facts#:~:text=A%2035%2Dyer%2Dold%20has,for%20five%20years%20or%20longer](https://www.affordableinsuranceprotection.com/disability_facts#:~:text=A%2035%2Dyer%2Dold%20has,for%20five%20years%20or%20longer)

## Benefit Definitions

**TOTAL DISABILITY:** For the first 24 months of a disability that the Employee/member is unable to perform the substantial and material duties of his or her regular occupation, not working in any other occupation, and under the care of a physician for the disability. After 24 months of total disability, totally disabled means that the Employee/member is unable to perform the duties of any occupation, and under the care of a physician for the disability.

**PARTIAL DISABILITY:** Because of a covered sickness or injury, the Employee/member is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician.

**RECURRENT DISABILITY:** Total and/or partial disability that is due to the same or related causes as a prior period of disability, follows a prior period for which a monthly benefit was paid, and occurs within 180 days after the end of a prior period for which a monthly benefit was paid. The elimination period is waived, and benefits are immediately available for up to the remaining benefit from the previous disability.

**OCCUPATIONAL INCOME:** The Eligible Persons' monthly rate of earnings from His Employer as of the day before the start of Total Disability. Occupational Income including commissions will be averaged over a period of time (see certificate of coverage). Occupational Income does not include overtime pay, bonuses, or extra compensation other than commissions.

**ACCIDENT & SICKNESS:** Provides coverage for disabilities caused by either an accidental injury or sickness.

**ELIMINATION PERIOD:** The number of continuous days, beginning with the first day of a total disability, before any monthly benefit amount is payable. Separate elimination periods apply to injury and illness.

**BENEFIT PERIOD:** The period of time for which Monthly Income Benefits are payable for disability due to the same cause.

**WAIVER OF PREMIUM:** Premium is waived if the Employee is totally disabled for more than 90 days or the elimination period, whichever is longer. Waiver of Premium will continue while the insured is receiving a Total Disability Income Benefit.

**PRE-EXISTING CONDITION LIMITATION:** If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Refer to the certificate of coverage for specific pre-existing limitations.

**PORTABILITY:** Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled, and no longer Actively at work for the Employer. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the Employer's Master Policy. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates the ported Certificate terminates.

# Disability Income Plus Rates

## North Carolina

12 Month Benefit Period, 0/7 Elimination Period

### Displaying Monthly Premiums for Non-Occ Coverage

Age	Non-Tobacco					Tobacco				
	Benefit	18-35	36-45	46-55	56-65	66+	18-35	36-45	46-55	56-65
\$300	\$15.66	\$16.74	\$18.84	\$21.36	\$28.35	\$19.02	\$20.37	\$22.98	\$26.13	\$34.89
\$400	\$20.13	\$21.57	\$24.37	\$27.73	\$37.05	\$24.61	\$26.41	\$29.89	\$34.09	\$45.77
\$500	\$24.60	\$26.40	\$29.90	\$34.10	\$45.75	\$30.20	\$32.45	\$36.80	\$42.05	\$56.65
\$600	\$29.07	\$31.23	\$35.43	\$40.47	\$54.45	\$35.79	\$38.49	\$43.71	\$50.01	\$67.53
\$700	\$33.54	\$36.06	\$40.96	\$46.84	\$63.15	\$41.38	\$44.53	\$50.62	\$57.97	\$78.41
\$800	\$38.01	\$40.89	\$46.49	\$53.21	\$71.85	\$46.97	\$50.57	\$57.53	\$65.93	\$89.29
\$900	\$42.48	\$45.72	\$52.02	\$59.58	\$80.55	\$52.56	\$56.61	\$64.44	\$73.89	\$100.17
\$1,000	\$46.95	\$50.55	\$57.55	\$65.95	\$89.25	\$58.15	\$62.65	\$71.35	\$81.85	\$111.05
\$1,100	\$51.42	\$55.38	\$63.08	\$72.32	\$97.95	\$63.74	\$68.69	\$78.26	\$89.81	\$121.93
\$1,200	\$55.89	\$60.21	\$68.61	\$78.69	\$106.65	\$69.33	\$74.73	\$85.17	\$97.77	\$132.80
\$1,300	\$60.36	\$65.04	\$74.14	\$85.06	\$115.35	\$74.92	\$80.77	\$92.08	\$105.73	\$143.68
\$1,400	\$64.83	\$69.87	\$79.67	\$91.43	\$124.05	\$80.51	\$86.81	\$98.99	\$113.69	\$154.56
\$1,500	\$69.30	\$74.70	\$85.20	\$97.80	\$132.74	\$86.10	\$92.85	\$105.90	\$121.65	\$165.44
\$1,600	\$73.77	\$79.53	\$90.73	\$104.17	\$141.44	\$91.69	\$98.89	\$112.81	\$129.60	\$176.32
\$1,700	\$78.24	\$84.36	\$96.26	\$110.54	\$150.14	\$97.28	\$104.93	\$119.72	\$137.56	\$187.20
\$1,800	\$82.71	\$89.19	\$101.79	\$116.91	\$158.84	\$102.87	\$110.97	\$126.62	\$145.52	\$198.08
\$1,900	\$87.18	\$94.02	\$107.32	\$123.28	\$167.54	\$108.46	\$117.01	\$133.53	\$153.48	\$208.96
\$2,000	\$91.65	\$98.85	\$112.85	\$129.64	\$176.24	\$114.05	\$123.05	\$140.44	\$161.44	\$219.84
\$2,100	\$96.12	\$103.68	\$118.38	\$136.01	\$184.94	\$119.64	\$129.08	\$147.35	\$169.40	\$230.72
\$2,200	\$100.59	\$108.51	\$123.91	\$142.38	\$193.64	\$125.22	\$135.12	\$154.26	\$177.36	\$241.60
\$2,300	\$105.06	\$113.34	\$129.43	\$148.75	\$202.34	\$130.81	\$141.16	\$161.17	\$185.32	\$252.48
\$2,400	\$109.53	\$118.17	\$134.96	\$155.12	\$211.04	\$136.40	\$147.20	\$168.08	\$193.28	\$263.36
\$2,500	\$114.00	\$123.00	\$140.49	\$161.49	\$219.74	\$141.99	\$153.24	\$174.99	\$201.24	\$274.24
\$2,600	\$118.47	\$127.82	\$146.02	\$167.86	\$228.44	\$147.58	\$159.28	\$181.90	\$209.20	\$285.12
\$2,700	\$122.94	\$132.65	\$151.55	\$174.23	\$237.14	\$153.17	\$165.32	\$188.81	\$217.16	\$296.00
\$2,800	\$127.40	\$137.48	\$157.08	\$180.60	\$245.84	\$158.76	\$171.36	\$195.72	\$225.12	\$306.88
\$2,900	\$131.87	\$142.31	\$162.61	\$186.97	\$254.54	\$164.35	\$177.40	\$202.63	\$233.08	\$317.76
\$3,000	\$136.34	\$147.14	\$168.14	\$193.34	\$263.24	\$169.94	\$183.44	\$209.54	\$241.04	\$328.64
\$3,100	\$140.81	\$151.97	\$173.67	\$199.71	\$271.94	\$175.53	\$189.48	\$216.45	\$249.00	\$339.52
\$3,200	\$145.28	\$156.80	\$179.20	\$206.08	\$280.64	\$181.12	\$195.52	\$223.36	\$256.96	\$350.40
\$3,300	\$149.75	\$161.63	\$184.73	\$212.45	\$289.34	\$186.71	\$201.56	\$230.27	\$264.92	\$361.28
\$3,400	\$154.22	\$166.46	\$190.26	\$218.82	\$298.04	\$192.30	\$207.60	\$237.18	\$272.88	\$372.16
\$3,500	\$158.69	\$171.29	\$195.79	\$225.19	\$306.74	\$197.89	\$213.64	\$244.09	\$280.84	\$383.03
\$3,600	\$163.16	\$176.12	\$201.32	\$231.56	\$315.44	\$203.48	\$219.68	\$251.00	\$288.80	\$393.91
\$3,700	\$167.63	\$180.95	\$206.85	\$237.93	\$324.14	\$209.07	\$225.72	\$257.91	\$296.76	\$404.79
\$3,800	\$172.10	\$185.78	\$212.38	\$244.30	\$332.84	\$214.66	\$231.76	\$264.82	\$304.72	\$415.67
\$3,900	\$176.57	\$190.61	\$217.91	\$250.67	\$341.54	\$220.25	\$237.80	\$271.73	\$312.68	\$426.55
\$4,000	\$181.04	\$195.44	\$223.44	\$257.04	\$350.24	\$225.84	\$243.84	\$278.64	\$320.64	\$437.43
\$4,100	\$185.51	\$200.27	\$228.97	\$263.41	\$358.94	\$231.43	\$249.88	\$285.55	\$328.60	\$448.31
\$4,200	\$189.98	\$205.10	\$234.50	\$269.78	\$367.64	\$237.02	\$255.92	\$292.46	\$336.56	\$459.19
\$4,300	\$194.45	\$209.93	\$240.03	\$276.15	\$376.33	\$242.61	\$261.96	\$299.37	\$344.52	\$470.07
\$4,400	\$198.92	\$214.76	\$245.56	\$282.52	\$385.03	\$248.20	\$268.00	\$306.28	\$352.48	\$480.95
\$4,500	\$203.39	\$219.59	\$251.09	\$288.89	\$393.73	\$253.79	\$274.04	\$313.19	\$360.44	\$491.83
\$4,600	\$207.86	\$224.42	\$256.62	\$295.26	\$402.43	\$259.38	\$280.08	\$320.10	\$368.40	\$502.71
\$4,700	\$212.33	\$229.25	\$262.15	\$301.63	\$411.13	\$264.97	\$286.12	\$327.01	\$376.35	\$513.59
\$4,800	\$216.80	\$234.08	\$267.68	\$308.00	\$419.83	\$270.56	\$292.16	\$333.92	\$384.31	\$524.47
\$4,900	\$221.27	\$238.91	\$273.21	\$314.37	\$428.53	\$276.15	\$298.20	\$340.83	\$392.27	\$535.35
\$5,000	\$225.74	\$243.74	\$278.74	\$320.74	\$437.23	\$281.74	\$304.24	\$347.74	\$400.23	\$546.23

# Disability Income Plus Rates North Carolina

12 Month Benefit Period, 14/14 Elimination Period

## Displaying Monthly Premiums for Non-Occ Coverage

Age	Non-Tobacco					Tobacco				
	Benefit	18-35	36-45	46-55	56-65	66+	18-35	36-45	46-55	56-65
\$300	\$11.19	\$11.91	\$13.74	\$16.02	\$21.33	\$13.41	\$14.31	\$16.62	\$19.47	\$26.10
\$400	\$14.17	\$15.13	\$17.57	\$20.61	\$27.69	\$17.13	\$18.33	\$21.41	\$25.21	\$34.05
\$500	\$17.15	\$18.35	\$21.40	\$25.20	\$34.05	\$20.85	\$22.35	\$26.20	\$30.95	\$42.00
\$600	\$20.13	\$21.57	\$25.23	\$29.79	\$40.41	\$24.57	\$26.37	\$30.99	\$36.69	\$49.95
\$700	\$23.11	\$24.79	\$29.06	\$34.38	\$46.77	\$28.29	\$30.39	\$35.78	\$42.43	\$57.90
\$800	\$26.09	\$28.01	\$32.89	\$38.97	\$53.13	\$32.01	\$34.41	\$40.57	\$48.17	\$65.85
\$900	\$29.07	\$31.23	\$36.72	\$43.56	\$59.49	\$35.73	\$38.43	\$45.36	\$53.91	\$73.80
\$1,000	\$32.05	\$34.45	\$40.55	\$48.15	\$65.85	\$39.45	\$42.45	\$50.15	\$59.65	\$81.75
\$1,100	\$35.03	\$37.67	\$44.38	\$52.74	\$72.21	\$43.17	\$46.47	\$54.94	\$65.39	\$89.70
\$1,200	\$38.01	\$40.89	\$48.21	\$57.33	\$78.57	\$46.89	\$50.49	\$59.73	\$71.13	\$97.65
\$1,300	\$40.99	\$44.11	\$52.04	\$61.92	\$84.93	\$50.61	\$54.51	\$64.52	\$76.87	\$105.60
\$1,400	\$43.97	\$47.33	\$55.87	\$66.51	\$91.29	\$54.33	\$58.53	\$69.31	\$82.61	\$113.55
\$1,500	\$46.95	\$50.55	\$59.70	\$71.10	\$97.65	\$58.05	\$62.55	\$74.10	\$88.35	\$121.50
\$1,600	\$49.93	\$53.77	\$63.53	\$75.69	\$104.01	\$61.77	\$66.57	\$78.89	\$94.09	\$129.44
\$1,700	\$52.91	\$56.99	\$67.36	\$80.28	\$110.37	\$65.49	\$70.59	\$83.68	\$99.83	\$137.39
\$1,800	\$55.89	\$60.21	\$71.19	\$84.87	\$116.73	\$69.21	\$74.61	\$88.47	\$105.57	\$145.34
\$1,900	\$58.87	\$63.43	\$75.02	\$89.46	\$123.09	\$72.93	\$78.63	\$93.26	\$111.31	\$153.29
\$2,000	\$61.85	\$66.65	\$78.85	\$94.05	\$129.44	\$76.65	\$82.65	\$98.05	\$117.05	\$161.24
\$2,100	\$64.83	\$69.87	\$82.68	\$98.64	\$135.80	\$80.37	\$86.67	\$102.84	\$122.79	\$169.19
\$2,200	\$67.81	\$73.09	\$86.51	\$103.23	\$142.16	\$84.09	\$90.69	\$107.63	\$128.52	\$177.14
\$2,300	\$70.79	\$76.31	\$90.34	\$107.82	\$148.52	\$87.81	\$94.71	\$112.42	\$134.26	\$185.09
\$2,400	\$73.77	\$79.53	\$94.17	\$112.41	\$154.88	\$91.53	\$98.73	\$117.21	\$140.00	\$193.04
\$2,500	\$76.75	\$82.75	\$98.00	\$117.00	\$161.24	\$95.25	\$102.75	\$122.00	\$145.74	\$200.99
\$2,600	\$79.73	\$85.97	\$101.83	\$121.59	\$167.60	\$98.97	\$106.77	\$126.78	\$151.48	\$208.94
\$2,700	\$82.71	\$89.19	\$105.66	\$126.17	\$173.96	\$102.69	\$110.79	\$131.57	\$157.22	\$216.89
\$2,800	\$85.69	\$92.41	\$109.49	\$130.76	\$180.32	\$106.41	\$114.81	\$136.36	\$162.96	\$224.84
\$2,900	\$88.67	\$95.63	\$113.32	\$135.35	\$186.68	\$110.13	\$118.83	\$141.15	\$168.70	\$232.79
\$3,000	\$91.65	\$98.85	\$117.15	\$139.94	\$193.04	\$113.85	\$122.85	\$145.94	\$174.44	\$240.74
\$3,100	\$94.63	\$102.07	\$120.98	\$144.53	\$199.40	\$117.57	\$126.86	\$150.73	\$180.18	\$248.69
\$3,200	\$97.61	\$105.29	\$124.81	\$149.12	\$205.76	\$121.29	\$130.88	\$155.52	\$185.92	\$256.64
\$3,300	\$100.59	\$108.51	\$128.63	\$153.71	\$212.12	\$125.00	\$134.90	\$160.31	\$191.66	\$264.59
\$3,400	\$103.57	\$111.73	\$132.46	\$158.30	\$218.48	\$128.72	\$138.92	\$165.10	\$197.40	\$272.54
\$3,500	\$106.55	\$114.95	\$136.29	\$162.89	\$224.84	\$132.44	\$142.94	\$169.89	\$203.14	\$280.49
\$3,600	\$109.53	\$118.17	\$140.12	\$167.48	\$231.20	\$136.16	\$146.96	\$174.68	\$208.88	\$288.44
\$3,700	\$112.51	\$121.39	\$143.95	\$172.07	\$237.56	\$139.88	\$150.98	\$179.47	\$214.62	\$296.39
\$3,800	\$115.49	\$124.61	\$147.78	\$176.66	\$243.92	\$143.60	\$155.00	\$184.26	\$220.36	\$304.34
\$3,900	\$118.47	\$127.82	\$151.61	\$181.25	\$250.28	\$147.32	\$159.02	\$189.05	\$226.10	\$312.29
\$4,000	\$121.45	\$131.04	\$155.44	\$185.84	\$256.64	\$151.04	\$163.04	\$193.84	\$231.84	\$320.24
\$4,100	\$124.43	\$134.26	\$159.27	\$190.43	\$263.00	\$154.76	\$167.06	\$198.63	\$237.58	\$328.19
\$4,200	\$127.40	\$137.48	\$163.10	\$195.02	\$269.36	\$158.48	\$171.08	\$203.42	\$243.32	\$336.14
\$4,300	\$130.38	\$140.70	\$166.93	\$199.61	\$275.72	\$162.20	\$175.10	\$208.21	\$249.06	\$344.09
\$4,400	\$133.36	\$143.92	\$170.76	\$204.20	\$282.08	\$165.92	\$179.12	\$213.00	\$254.80	\$352.04
\$4,500	\$136.34	\$147.14	\$174.59	\$208.79	\$288.44	\$169.64	\$183.14	\$217.79	\$260.54	\$359.99
\$4,600	\$139.32	\$150.36	\$178.42	\$213.38	\$294.80	\$173.36	\$187.16	\$222.58	\$266.28	\$367.94
\$4,700	\$142.30	\$153.58	\$182.25	\$217.97	\$301.16	\$177.08	\$191.18	\$227.37	\$272.02	\$375.88
\$4,800	\$145.28	\$156.80	\$186.08	\$222.56	\$307.52	\$180.80	\$195.20	\$232.16	\$277.76	\$383.83
\$4,900	\$148.26	\$160.02	\$189.91	\$227.15	\$313.88	\$184.52	\$199.22	\$236.95	\$283.50	\$391.78
\$5,000	\$151.24	\$163.24	\$193.74	\$231.74	\$320.24	\$188.24	\$203.24	\$241.74	\$289.24	\$399.73