



WHAT'S CHANGING FOR 2027?

Short-Term & Long-Term Disability

New carrier and lower employee costs for 2027.

WHAT'S CHANGING

2026

The Hartford



2027

OneAmerica

2027 PLAN HIGHLIGHT

OneAmerica disability coverage is **portable**.

SHORT-TERM DISABILITY

APPROXIMATELY

5% LOWER employee cost for 2027

LONG-TERM DISABILITY

APPROXIMATELY

5% LOWER employee cost for 2027

2027 PLAN HIGHLIGHTS

Short-Term Disability

66.67%

of weekly earnings, up to \$1,154

Waiting period (injury / sickness) **14 / 14 days**

Maximum benefit period **11 weeks**

Pre-existing condition exclusion **None**

Long-Term Disability

66.67%

of monthly earnings, up to \$9,000

Elimination period **90 days**

Pre-existing condition exclusion **6/12**



WHAT YOU NEED TO KNOW

Your actual disability premium is based on your covered earnings. For 2027, both Short-Term and Long-Term Disability employee costs are **approximately 5% lower**.

Short-Term Disability provides income protection for up to **11 weeks** after the 14-day waiting period. Employees who want income protection beyond the short-term benefit period should also consider **Long-Term Disability** coverage.



REMEMBER: YOU MUST ENROLL · 2027 Open Enrollment: **October 19 – November 2, 2026**. All current benefits end **Dec. 31, 2026** — enroll to have elected benefits effective **Jan. 1, 2027**.



This is a summary of benefit changes and highlights. Please refer to the 2027 Employee Benefits Guide and official plan documents for complete plan details.