



Long-term disability benefits

	Employees paid >100k	All other employees	Notes																
Employee benefit	100% of salary, max \$100k	50% of salary, max \$50k	After a 3 month waiting period																
Common carrier	Not included	Not included																	
Benefit reduction	<table><thead><tr><th>Age</th><th>Reduction</th></tr></thead><tbody><tr><td>65</td><td>35%</td></tr><tr><td>70</td><td>60%</td></tr><tr><td>75</td><td>75%</td></tr></tbody></table>	Age	Reduction	65	35%	70	60%	75	75%	<table><thead><tr><th>Age</th><th>Reduction</th></tr></thead><tbody><tr><td>65</td><td>35%</td></tr><tr><td>70</td><td>60%</td></tr><tr><td>75</td><td>75%</td></tr></tbody></table>	Age	Reduction	65	35%	70	60%	75	75%	Not adjusted for inflation
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For more details about coverage and benefits, see the following sections.