

Long-Term Disability (LTD)

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LTD coverage may be available to you if you participate in the ADP TotalSource sponsored health Plans. Our LTD policy provides replacement income if you become disabled while insured under the insurance policy. Benefits paid to you under the LTD Plan are considered taxable income. Your worksite employer determines the product availability and benefit amount. Please contact the Employee Service Center or your human resources representative to determine your benefit amount. The LTD benefit cannot be converted if your employment ends.