



New Mexico Public Schools Insurance Authority



Long Term Disability Benefits New Mexico Tech Active Employees

Chances are you already purchase home, auto, and life insurance to protect yourself against the threat of loss. And you probably have health insurance to guard against costly medical bills.

What steps have you taken to help shield yourself, your lifestyle and those who count on you from an unexpected loss of income? Would you be able to meet your financial obligations if you became disabled and unable to work?

Long Term Disability (LTD) insurance is designed to pay a monthly benefit in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

Through the New Mexico Public Schools Insurance Authority LTD insurance, your employer offers you an excellent opportunity to help protect yourself and your lifestyle. The advantages to you include:

Convenience – With premiums deducted directly from your paycheck, you have to worry about remembering to mail in monthly payments

Savings – Group insurance rates are typically more affordable than those for individual insurance plans, providing you with the same amount of coverage at a lower cost

Peace of mind – You can take comfort and satisfaction in knowing that you have taken a step toward securing your income

Who pays the premium?

You and your employer share the cost of LTD insurance, based on your contracted base annual salary.

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of *your own* occupati