

Dear Employees,

If you are enrolled in the Gabor Long-Term Disability Insurance, underwritten by Standard Insurance Co., please see the announcement below.

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Effective 1/1/2022 Standard has issued a rate increase for the Long-Term Disability offered by Gabor. The rate for the 30-day elimination is increasing by \$.06. The rate for the 90-day elimination plan is increasing by \$.10. Participants will see the increase in the next pay scheduled for January 14, 2022.

This change does not impact your coverage. The same coverage and features are still available. The Standard LTD plan has been in place since 2011. This is the first-rate increase since implementation of the plan under Standard Insurance Company.

If you have any questions or concerns, please contact Gabor at 800-330-6115. To learn more about the disability coverage visit the site below.

<https://www.gaborfs.com/university-of-south-florida-disability-insurance>