



## Long-Term Disability (LTD)

The County provides this benefit at no cost to you. The LTD plan pays an amount equal to 60% of your salary to a monthly maximum of \$10,000 (reduced by Deductible Income) upon completion of an 180-day waiting period. Since LTD premiums are paid by the County, the LTD benefits paid to employees are considered taxable.

### What is deductible income?

Deductible income is income you receive, or are eligible to receive, from other sources. It includes but is not limited to the following (see your Certificate of Coverage for more details):

- ☐ Sick pay, annual or personal leave pay, severance pay, or other salary continuation, including donated amounts. Vacation pay is not a source of deductible income.
- ☐ Workers' Compensation benefits
- ☐ Social Security benefits, including those benefits that your spouse or children receive or are eligible to receive because of your disability or retirement
- ☐ Disability or retirement benefits from your employer's retirement plan
- ☐ Amount you receive or are eligible to receive because of a state disability benefit law or similar law
- ☐ Amount from any employment compensation law or similar act or law

### When am I considered disabled?

For the first 36 months for which LTD Benefits are paid, you are considered disabled if, as a result of physical disease, injury, pregnancy, or mental disorder, you are unable to perform with reasonable continuity the material duties of your own occupation and you suffer a loss of at least 20% of your pre-disability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license. Thereafter, you are considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation which you are able to perform, whether due to education, training, or experience, which is available at one or more locations in the national economy and in which you can be expected to earn at least 60% of your pre-disability earnings within twelve months following your return to work, regardless of whether you are working in that or any other occupation.

### What is a Lifetime Security Benefit?

The Lifetime Security Benefit from The Standard provides severely disabled claimants with ongoing monthly income beyond the normal claim payment period, when other benefits may have ceased, until the claimant passes away or is no longer eligible.

### **How does the Lifetime Security Benefit work?**

With a traditional long term disability policy, benefits will end for severely disabled employees at age 65, or at Social Security normal retirement age (SSNRA). With the Lifetime Security Benefit, benefits will extend for a severely disabled employee until they pass away or are no longer eligible.

### **How long can LTD benefits continue?**

If you become continuously totally disabled before age 62, LTD benefits can continue until age 65, or to SSNRA, or 3 years 6 months, if longer. If you become continuously totally disabled at age 62 or older, LTD benefits can continue for a limited time.

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

### **Age Maximum Benefit Period**

62 To SSNRA, or 3 years 6 months, whichever is longer

63 To SSNRA, or 3 years, whichever is longer

64 To SSNRA, or 2 years 6 months, whichever is longer

65 2 years

66 1 years 9 months

67 1 years 6 months

68 1 years 3 months

69 1 year

### **Assisted Living Benefit (Providing Added Income for the Severely Disabled)**

The benefit is available for employees to whom LTD benefits are payable, whose condition is expected to last 90 days or more and who are experiencing the following limitations associated with their severe disability:

- ☐ The employee is unable to safely and completely perform two or more Activities of Daily Living\* without assistance, or
- ☐ The employee requires supervision for health or safety due to severe cognitive impairment.

The Assisted Living Benefit is an additional 20% of your pre-disability earnings not to exceed \$3,333. It is not reduced by deductible income.

*\*The six Activities of Daily Living are bathing, continence, dressing, eating, toileting and transferring.*

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