



## GROUP LONG TERM DISABILITY INSURANCE

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by City of Tacoma.

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are a regular employee of City of Tacoma, actively working at least 20 hours each week, and a citizen or resident of the United States or Canada.</p> <p>You are not a member if you are:</p> <ul style="list-style-type: none"> <li>• A commissioned firefighter or police officer (other than a Fire Chief or Police Chief), or an employee of the Tacoma Public Library</li> <li>• An emergency, event, temporary, or seasonal employee</li> <li>• A full-time member of the armed forces of any country</li> </ul>
<b>Class Definition</b>	<p><b>Class 1</b> LEOFF II Members classified as a Fire Chief or Police Chief</p> <p><b>Class 2</b> All other eligible members</p>
<b>Eligibility</b>	<p>You are eligible on the date you become a Member.</p> <p>Coverage is effective the first day of the month following date of hire, unless you work on the first working day of the month, then your coverage is effective on the date of hire.</p>

Benefits	
<b>Monthly Benefit</b>	<p><b>Class 1</b> 60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p> <p><b>Class 2</b> 60 percent of the first \$1,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p>

## Benefits *Continued*

<b>Maximum Monthly Benefit</b>	<b>Class 1</b> \$5,000 <b>Class 2</b> \$900																		
<b>Minimum Monthly Benefit</b>	\$100 (Plan 1 and Plan 2 combined)																		
<b>Benefit Waiting Period</b>	<b>Class 1</b> 90 days <b>Class 2</b> 180 days																		
<b>Definition of Disability</b>	<p>For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"><li>• You are unable to perform with reasonable continuity the material duties of your own occupation, and</li><li>• You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.</li></ul> <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>After the own occupation period of disability, you will be 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.</p>																		
<b>Maximum Benefit Period</b>	<p>If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65, or 3 years 6 months, if longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:</p> <table><thead><tr><th><b>Age</b></th><th><b>Maximum Benefit Period</b></th></tr></thead><tbody><tr><td>62</td><td>3 years, 6 months</td></tr><tr><td>63</td><td>3 years</td></tr><tr><td>64</td><td>2 years, 6 months</td></tr><tr><td>65</td><td>2 years</td></tr><tr><td>66</td><td>1 year, 9 months</td></tr><tr><td>67</td><td>1 year, 6 months</td></tr><tr><td>68</td><td>1 year, 3 months</td></tr><tr><td>69</td><td>1 year</td></tr></tbody></table>	<b>Age</b>	<b>Maximum Benefit Period</b>	62	3 years, 6 months	63	3 years	64	2 years, 6 months	65	2 years	66	1 year, 9 months	67	1 year, 6 months	68	1 year, 3 months	69	1 year
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## Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by City of Tacoma. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Tacoma may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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