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## Benefits at a Glance for City of Tacoma

**Group Policy #605772**

**Group Policy Effective Date: July 1, 1997**

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## Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance with Base and Buy-up options from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of insurance for the Base LTD Plan is paid by City of Tacoma. The cost of insurance for the Buy-up LTD Plan is paid by the employee. Any enrollment materials needed to elect this coverage will be provided.

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### Eligibility

#### Eligible Employee

An active employee of City of Tacoma regularly working at least 20 hours each week and described in the Class Definition below.

An eligible employee does not include a temporary or seasonal employee or a full-time member of the armed forces of any country. Certain other employees are also excluded. Contact your human resources representative for additional information.

An eligible employee who does not elect the Buy-up LTD Plan will be insured under the Base LTD Plan.

#### Class Definition

Eligible employees who are not LEOFF II members of the Professional Public Safety Managers Association who have elected not to enroll in Union Local #31 or Union Local #6 long term disability plans

#### Waiting Period Before Becoming Eligible for Insurance

The first day of the calendar month coinciding with or next following the date you become an eligible employee.

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### Benefits

#### Monthly Benefit

##### Base LTD Plan:

Provides 60 percent of the first \$1,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.).

##### Buy-up LTD Plan:

Benefits, if any, are payable in addition to Base Plan LTD benefits. The benefit amount is determined by the Buy-up Plan benefit waiting period you elected:

If you elected the 180-day benefit waiting period, the Buy-up Plan provides 60 percent of the first \$6,833 of monthly predisability earnings in excess of \$1,500, reduced by deductible income.

If you elected the 90-day benefit waiting period, the Buy-up Plan provides 60 percent of the first \$6,833 of monthly predisability earnings, reduced by deductible income, until benefits become payable under the Base Plan. Thereafter, 60 percent of the first \$6,833 of your monthly predisability earnings in excess of \$1,500, reduced by deductible income.

**Maximum Monthly Benefit**

\$5,000 before reduction by deductible income (Plan 1 and Plan 2, if any, combined)

**Minimum Monthly Benefit**

\$ 100 (Base and Buy-up Plan, if any, combined)

**Waiting Period Before Benefits Become Payable**

Base LTD Plan: 180 days      Buy-up LTD Plan: 180 days or 90 days, as elected by you

**Definition of Disability**

For the benefit waiting period and the first 24 months for which LTD benefits are paid, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee's own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any gainful occupation for which the employee is reasonably fitted by education, training and experience.

Please see your certificate of insurance for the definition of partial disability.

**Maximum Benefit Period**

If an employee becomes disabled before age 62, LTD benefits may continue until age 65 or 3 years 6 months, if longer. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

<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

**Other Features & Services**

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

*This information is only a brief description of the group LTD 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 and exclusions and when The Standard and the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*