



Benefits at a Glance for Spokane County, State of Washington

Group Policy # 141513-D
Effective Date June 1, 1989

Group Long Term Disability Insurance

Group Long Term Disability (LTD) 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 Spokane County, State of Washington.

Eligibility

Definition of a Member

You are a member if you are an active employee of Spokane County, State of Washington, regularly working at least 18.75 hours each week, who **is** participating in the employer-sponsored PTO plan, a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, and you were hired on or after the 1st but before the 16th day of the calendar month, you are eligible on the first day of the calendar month that follows the date of becoming a member.

All other employees become eligible on the first day of the calendar month that follows 30 days of membership.

Benefits

Monthly Benefit

60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$5,000

Minimum Monthly Benefit

\$50

Benefit Waiting Period

180 days

Definition of Disability

For the benefit waiting period and the first 24 months (12 months if a safety employee) 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 or the employee is unable to earn 80 percent or more of indexed predisability earnings when working in 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 or working but unable to earn at least 80 percent of indexed predisability earnings (50 percent of indexed predisability earnings if a member represented by Local No. 492, Bargaining Unit #1135, or Bargaining Unit #280) in their own or any other occupation.

Maximum Benefit Period

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

Age	Maximum Benefit Period	Age	Maximum Benefit Period
62	3 years 6 months	66	1 year 9 months
63	3 years	67	1 year 6 months
64	2 years 6 months	68	1 year 3 months
65	2 years	69+	1 year

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivors Benefit
- Return to Work Responsibility and Incentive
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by Spokane County, State of Washington. 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 Spokane County, State of Washington may 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.