



Benefits at a Glance for Washington Counties Insurance Fund (WCIF)

Group Policy # 645273-A
Policy Effective Date: January 1, 2007

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance 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. This document describes Plan 1 (Base) LTD insurance.

The cost of Plan 1 LTD insurance is paid by your employer.

Eligibility

Eligible Employee

A regular employee of a participating employer, actively at work at least 20 hours each week or 80 hours each month, whichever is less (does not apply to an active elected officials). An eligible employee does not include a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee or an independent contractor.

Class Definitions

- Class 1 Employees who are participating in an employer-sponsored medical plan through WCIF
- Class 2 Employees who are **not** participating in an employer-sponsored medical plan through WCIF

Waiting Period Before Becoming Eligible for Insurance

- Class 1 The later of the date your employer begins participating under the Group Policy and the date your coverage under the WCIF-sponsored medical plan becomes effective
- Class 2 The later of the date your employer begins participating under the Group Policy and the first day of the calendar month coinciding with or next following the date you become an eligible employee

Benefits

Monthly Benefit

40 percent of the first \$10,000 of your monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability benefits, etc.)

Maximum Monthly Benefit

\$4,000 before reduction by deductible income

Minimum Monthly Benefit

\$100

Waiting Period Before Benefits Become Payable

180 days

Definition of Disability

During 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 your own occupation and suffering a loss of at least 20 percent of your predisability earnings when working in your own occupation. You are not considered disabled when earning 80 percent or more of your indexed predisability earnings.

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 occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of your indexed predisability earnings within 12 months of returning to work, regardless of whether you are working in that or any other occupation.

Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until age 65, or to Social Security Normal Retirement Age, or 3 years 6 months, whichever is longest. 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
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 year 9 months
67	1 year 6 months
68	1 year 3 months
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
- Rehabilitation Plan Provision
- Conversion of Insurance Provision

This information is only a brief description of the group LTD insurance policy sponsored by Washington Counties Insurance Fund. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the policyholder 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 will be available via a web link for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.