



Benefits at a Glance for the County of Riverside

Group Policy # 641685-C
Effective Date July 1, 2011

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.

The cost of this insurance is paid by the County of Riverside.

Eligibility

Definition of a Member

You must be a citizen or resident of the United States or Canada and one of the following:

- A regular or permanent part-time, non-represented employee of the County of Riverside working at least 20 hours each week; or
- An Elected Official of the County of Riverside.

An eligible employee does not include a per diem, temporary or seasonal employee, a resident physician, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.

Class Definition

Class 2 Management, Confidential, Unrepresented, Law Enforcement Executive Management and Resident Pharmacists

Eligibility Waiting Period

You are eligible on the date you become a Member.

Benefits

Monthly Benefit

66 2/3 percent of the first \$15,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, PERS, etc.)

Maximum Monthly Benefit

\$10,000

Minimum Monthly Benefit

\$100 or 15 percent of the LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

30 days

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 substantial and material acts of the employee's own occupation and the employee is not working in their own occupation, or the employee is unable to earn 80 percent or more of their indexed predisability earnings while working in their own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to engage with reasonable continuity in any occupation, or an employee is working in an occupation but is unable to engage with reasonable continuity in that occupation or any occupation

Any occupation means all occupations or employment which an employee could reasonably be expected to perform satisfactorily in light of their age, education, training, experience, station in life, and physical and mental capacity at an occupation within a reasonable distance from their residence or the regional labor market if you reside in a metropolitan area.

The employee is not disabled when earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

If an employee becomes disabled at age 61 or younger, 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:

Age	Maximum Benefit Period
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

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

This information is only a brief description of the group LTD insurance policy sponsored by the County of Riverside. 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 employer 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.