



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

Group Policy # 645273-F
Effective Date January 1, 2007

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 Plan 1 LTD insurance is paid by your employer, who must be participating in Washington Counties Insurance Fund (WCIF).

Eligibility

Definition of a Member

You are a member if you are a citizen or resident of the United States or Canada, and one of the following:

- A regular employee of an employer participating in WCIF, who is actively working at least the minimum amount of hours required by your employer to be eligible under the group policy and who meets any and all other employer-specific requirements necessary to be eligible under the group policy*; or
- An active elected official of an employer participating in WCIF

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.

*Please ask your human resources representative for more information about eligibility requirements

Class Definition

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

Eligibility Waiting Period

Classes 1 and 2: If you are a firefighter, you become eligible for insurance on the later of: a) the date your employer begins participating under the Group Policy, and b) the date you become an eligible employee.

Class 1: If you are not a firefighter, you become eligible for insurance on the later of: a) the date your employer begins participating under the Group Policy, and b) the date your coverage under the WCIF-sponsored medical plan becomes effective

Class 2: If you are not a firefighter, you become eligible for insurance on the later of: a) the date your employer begins participating under the Group Policy, and b) 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 monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$4,000

Minimum Monthly Benefit

\$100

Benefit Waiting Period

180 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation **OR** are suffering a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if you are 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 local economy, and
- In which you can be expected to earn at least 60 percent of 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 you become disabled before age 62, LTD benefits may continue until age 65, or to Social Security Normal Retirement Age (SSNRA), or 3 years 6 months, whichever is longest. If you become 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 and Services

- 24 hour coverage, including coverage for work-related disabilities
- Conversion of Insurance Provision
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- 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 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 Washington Counties Insurance Fund 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.