

Imperial County Office of Education Active Employees



Your employer provides you with Disability Insurance coverage from Standard Insurance Company (The Standard) that helps protect you against the loss of income that can occur should you be unable to work for an extended period due to a covered illness or injury. Disability benefits can help with the everyday bills, like your mortgage and utilities that continue even when you can't work – expenses that health insurance won't cover. Below is a summary of the plan benefits.

Eligibility	<p>You are eligible to participate in this plan if you are:</p> <ul style="list-style-type: none">• An active employee of Imperial County Office of Education;• Working at least 15 scheduled hours per week• Working in a job classification for which the employer has negotiated to provide coverage under the group policy; and• A citizen or resident of the United States or Canada
Participating Classes	<p>Class 1 Participants: Participants who, on the date of disability, have five or more years of credited service under the California State Teachers Retirement System (CalSTRS) and/or Public Employees Retirement System (CalPERS) or are not participants in either system</p> <p>Class 2 Participants: Participants who, on the date of disability, participate in but have less than five years of credited service under the California State Teachers Retirement System (CalSTRS) and/or Public Employees Retirement System (CalPERS)</p>
Costs	Monthly Rate - \$0 (Premium fully paid by your employer) ¹
Benefit Waiting Period	The shorter of seven consecutive Regular Days of Required Attendance (RDRA) and/or Extra Duty Days of Required Attendance, or 30 calendar days
Disability Benefit	Payable for all Regular Days of Required Attendance (RDRA) on which you are disabled in each calendar month
Benefits while receiving sick leave	\$25.00/per Regular Day of Required Attendance
For the following benefit period after sick leave is exhausted	75% of your Regular Daily Contract Salary, less deductible income ² for up to one Benefit Year
Minimum benefit after sick leave is exhausted	\$30.00 per RDRA for up to one Benefit Year

¹ Premium contributions are based upon your district's employee benefits plan. A portion of your Disability Insurance premium may not be covered by your district, depending on the structure of that plan. Consult your benefits administrator to determine what portion, if any, of your Disability Insurance premium you would be required to contribute.

² Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, Social Security, state disability, and CalPERS/CalSTRS benefits. Contact your human resources representative for a full list.

Benefits after sick leave and one Benefit Year have been exhausted

- Class 1 Participants: Not Applicable
- Class 2 Participants: 50% of your regular monthly contract salary, less deductible income²

Minimum benefit after sick leave and one Benefit Year have expired

- Class 1 Participants: Not Applicable
- Class 2 Participants: \$500.00 per month

Daily Hospital Benefit:

\$35.00 per day to a maximum of 60 days

- Class 1: The period for which you are eligible to receive Fully Paid Sick Leave and the following one Benefit Year
- Class 2: The period for which you are eligible to receive Fully Paid Sick Leave and the following one Benefit Year plus the following applicable period:

Maximum Benefit Period

Your age when Disability Begins:	Maximum Benefit Period:
59 or younger	To age 65
60 through 64	5 years
65 through 69	To age 70, or 1 year, whichever is greater
70 or older	1 year

Accidental Death and Dismemberment Benefit

Flat \$10,000

This information is only a brief description of the group Disability insurance policy provided by Imperial County Office of Education. 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 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 is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.