Group Long Term Disability Insurance

Group Long Term Disability 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 Multnomah County.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Multnomah County, actively working at least 20 hours each week and a citizen or resident of the United States or Canada. You are not a member if you are an on-call employee, an elected official, a temporary employee (other than temporary management group), a seasonal employee, an intern, a full-time member of the armed forces, a leased employee or an independent contractor. See your certificate.
Class Definition	**Class 2** All other members, excluding members who are non-represented, elected officials staff, active Local 88-2 physicians, Local 88-5 dentists, prosecuting attorneys (MCPAA), corrections officers (MCCDA), active deputy sheriffs, active civil deputies, Local 88-4 pharmacists and active IBEW members
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, you are eligible on the first day of the month that follows or coincides with the date you become a member.

Benefits

Monthly Benefit	60% of the first $6,667 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 or 10% of the Long Term Disability benefit before reduction by deductible income, whichever is greater

Benefits **Continued**

Benefit Waiting Period	90 days
Definition of Disability	For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder: • You are unable to perform with reasonable continuity the material duties of your own occupation, and • You suffer a loss of at least 20% of your predisability earnings when working in your own occupation. You are not considered 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, as a result of physical disease, injury, pregnancy or mental disorder, you are unable 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% 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 60, Long Term Disability benefits may continue during disability until age 65 or 5 years, whichever is longer. If you become disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
60	5 years
61	4 years
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 and Services

- 24-hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Dependent Education Benefit
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by Multnomah County. 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 Multnomah County 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 Employee Benefits Office representative.

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