



Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through the City of Riverside. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Long Term Disability (LTD) Employee Brochure included in your packet or check with your human resources representative.

Employer Plan Effective Date

The group policy effective date is January 1, 2011.

Eligibility

To become insured, you must be:

- A regular IBEW Field Local 47 member of the City of Riverside, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- Actively at work at least 30 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period of the first day of the month following the date you become a member
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Benefit Amount

Your monthly benefit is 66 2/3 percent of your insured predisability earnings reduced by deductible income. Please contact your human resources representative for additional information regarding what is included in predisability earnings.

Plan Maximum Monthly Benefit: \$3,000

Plan Minimum Monthly Benefit: \$100

Benefit Waiting Period

If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 60 days and remain continuously disabled. Benefits are not payable during the benefit waiting period.

Pre-existing Condition Exclusion

If you have questions regarding the pre-existing condition exclusion, please check with your human resources representative.

Pre-existing Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

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.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65 or for 5 years, whichever is shorter. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
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

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

Rates

The monthly premium rate per member is \$25.60.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.