

**County of Santa Cruz
Summary of Benefits
Disability Plan
General Representation Unit Policy #416284**

Employee Contributions: None required
 Eligible employees: An active employee in a budgeted position represented by the General Representation Unit regularly working 20 hours per week.

<u>Schedule of Insurance</u>	60% of weekly earnings
<u>Maximum Benefit (before reduction by Deductible Income)</u>	\$415 per week
<u>Minimum Benefit</u>	\$15 per week
<u>Benefit Waiting Period</u>	The longest of: (1) 30 days or (2) The period of compensatory time off plus sick leave acquired prior to July 20, 1979 plus the time you are eligible to receive under the annual leave program. (3) The period for which you are eligible to receive under Section 4850.
<u>Maximum Benefit Duration</u>	65 or younger.....104 weeks 66.....91 weeks 67.....78 weeks 68.....65 weeks 69 or older.....52 weeks
<u>Definition of Disability</u>	Disability is based on your ability to perform the duties of your "own occupation"
<u>Temporary Recovery</u>	You must serve your full Elimination Period within a period of 35 consecutive days for each 30 days of your Elimination Period. After LTD benefits become payable, a new Elimination Period will not be required if you temporarily recover for 180 days or less.
<u>Survivor Life Benefit (payable to member's spouse if member dies while LTD benefits are payable)</u>	13 times your weekly benefit before reduction by Deductible Income.
<u>Limitations and Exclusions</u>	See certificate

If you have any questions, please call Priyani Carley at 831-763-8101 or Standard Insurance at (800) 368-1135. You may also log onto www.co.santa-cruz.ca.us to access your certificate of insurance and obtain a more detailed review of benefits and contract limitations.