

County of Santa Cruz
Summary of Benefits
Long Term Disability Plan
Management Policy #377880A

Employee Contributions:

None required

Eligible employees:

An active employee of a Special District or an active employee of the Employer, including a limited term employee, in a budgeted position who is a Department Head or in the Middle Management Rep Unit, the District Attorney/Child Support Attorney Rep Unit, Physician's Rep Unit or designated as Executive Management and works at least 20 hours per week.

<u>Schedule of Insurance</u>	66 2/3% of monthly earnings
<u>Maximum Benefit (before reduction by Deductible Income)</u>	\$9,000 per month
<u>Minimum Benefit</u>	\$50 per month
<u>Elimination Period</u>	The longest of: (1) 30 days or (2) The period of compensatory time off plus the period of sick leave to which you are entitled under your sick leave program.
<u>Maximum Benefit Duration</u>	To age 65 or longer if disabled before age 61.
<u>Definition of Disability</u>	First 24 months is based on your ability to perform the duties of your "own occupation" and thereafter disability is based on your ability to perform the duties of "any 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 Benefit</u>	Lump Sum 3 Times your Monthly LTD Benefit.
<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.

This summary is for reference purposes only and does not guarantee benefits.