

**LONG TERM DISABILITY INCOME  
INSURANCE PLAN (LTD)**

*Insurance Coverage Information*

**Program Basics**

- This coverage is called Long Term Disability Insurance(LTD).
- This group insurance program is underwritten by ReliaStar Life Insurance Company

**Why is Disability Income Insurance Important?**

**Disability can be the single most catastrophic event in a person's life, clouding the future with confusion and uncertainty. A long-term disability raises questions such as:** *How will I make my house payments? How will I pay my other bills? Will I have money to pay for my child's college tuition?*

**Plan Specifics**

- Eligible Class(es):** All Full-time Elected Officials, Department Heads, General Management Employees, Operations and Staff Management Employees, Confidential Employees, Attorneys, and District Attorney Investigators who have completed the waiting period and who are in active employment for a minimum of 20 hours per week.
- Gross Monthly Benefit:** 66 2/3% of monthly pre-disability earnings to a maximum benefit of \$9,000 per month.
- Monthly Payment:** Your gross monthly benefit reduced by deductible sources of income and disability earnings
- Elimination Period:** 90 days from the date of disability
- Minimum Benefit:** \$50

**This plan includes a Disability Waiver of Premium Benefit.** If you become totally disabled, as defined in the policy, before age 60 and can not work, the insurance premiums may be waived. You must first satisfy certain conditions.

**Definition of Disability:** 24 Months Own Occupation;  
Any Occupation thereafter

**Integration:** Any other income benefits for disability, including, and not limited to, any state disability plans.

**Pre-Existing Condition Limitations:** Lookback period: 3 months prior to effective date  
Treatment free period: 3 months following effective date  
Insured Period: 12 months following effective date

**Limitations:** Mental Illness & Substance Abuse  
Inpatient: Coverage for as long as confined  
Outpatient: Coverage for 24 months (Lifetime)

**Continuity of Coverage:** If you are not actively at work on the date the insurance would otherwise start, ReliaStar Life will waive the actively at work requirement if both of the following are true:

- You are eligible for insurance except for meeting the actively at work requirement on the Group Policy's effective date.
- b) You were covered under the Policyholder's prior group LTD plan on the day before the Group Policy effective date.

*This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage. Underwritten by ReliaStar Life Insurance Company. Policy form HP00GP or HP08GP*