



GROUP LONG TERM DISABILITY INSURANCE

(Unit 7, 11 and 20)

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.

For Class 1 Members, premiums are paid by employees of the Merced County Attorney's Association per their bargaining agreement, and benefits are non-taxable when received (Unit 7).

For Class 2 Members, the Employer pays the entire cost of your insurance, and benefits are taxable when received (Unit 11 & 20).

Eligibility

Definition of a Member

You are a member if you are a citizen or resident of the United States or Canada who is actively at work at least 30 hours each week, and is one of the following:

- A full-time management employee of County of Merced who is classified by the Employer as A, B, C, D or E;
- A full-time employee of County of Merced in Unit 11 (Supervising Probation Officers);
- An elected official of County of Merced; or
- A full-time employee in the Merced County Attorney's Association (Unit 7)

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 1 Employees in the Merced County Attorney's Association (Unit 7)

Class 2 All other members (Unit 11 & 20)

Eligibility Waiting Period

You are eligible on the later of (a) the Group Policy Effective Date, and (b) the Friday you receive or would normally receive your first paycheck from the Employer.

Benefits

Monthly Benefit

66 2/3 percent of the first \$11,999 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, worker's compensation, state disability, etc.)

Maximum Monthly Benefit

\$8,000

Benefits Continued

Minimum Monthly Benefit	\$100																
Benefit Waiting Period	90 days																
Definition of Disability	<p>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:</p> <ul style="list-style-type: none"> You are unable to perform with reasonable continuity the substantial and material acts necessary to pursue duties of your own occupation and you are not working in your own occupation, or You are unable to earn 80 percent or more of your predisability earnings when working in your own occupation. <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>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 engage with reasonable continuity in any occupation, or you are working in an occupation but are unable to engage with reasonable continuity in that occupation or any occupation.</p> <p>Any occupation means all occupations or employment which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity at an occupation within a reasonable distance from your residence, an equivalent distance to your work before disability, or the regional labor market if you reside in a metropolitan area.</p>																
Maximum Benefit Period	<p>If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65, or to the Social Security Normal Retirement Age (SSNRA) or 3 years, 6 months, whichever is longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:</p> <p>Age Maximum Benefit Period</p> <table> <tr> <td>62</td><td>To SSNRA, or 3 years, 6 months, whichever is longer</td></tr> <tr> <td>63</td><td>To SSNRA, or 3 years, whichever is longer</td></tr> <tr> <td>64</td><td>To SSNRA, or 2 years, 6 months, whichever is longer</td></tr> <tr> <td>65</td><td>2 years,</td></tr> <tr> <td>66</td><td>1 year, 9 months</td></tr> <tr> <td>67</td><td>1 year, 6 months</td></tr> <tr> <td>68</td><td>1 year, 3 months</td></tr> <tr> <td>69</td><td>1 year</td></tr> </table>	62	To SSNRA, or 3 years, 6 months, whichever is longer	63	To SSNRA, or 3 years, whichever is longer	64	To SSNRA, or 2 years, 6 months, whichever is longer	65	2 years,	66	1 year, 9 months	67	1 year, 6 months	68	1 year, 3 months	69	1 year
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Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Conversion of Insurance Provision
- Family Care Expense Adjustment
- Lifetime Security Benefit
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- 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 County of Merced. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and County of Merced 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 human resources representative.



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