



Benefits at a Glance for Lee County Board of County Commissioners
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Group Policy # 648845

Effective Date January 1, 2012

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by Lee County Board of County Commissioners.

Eligibility

Eligible Employee

A regular employee of the employer working at least 30 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the later of (a) the group policy effective date, and (b) the first day of the calendar month following one calendar month of continuous service as an eligible employee

Benefits

Monthly Benefit

60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$5,000 per month.

Minimum Monthly Benefit

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

Waiting Period Before Benefits Become Payable

90 days

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 material duties of the employee's own occupation and suffering a loss of at least 20 percent of predisability earnings when working in the employee's own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation:

- That the employee is able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- For which the employee can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether the employee is working in that or any other occupation.

Pre-existing Condition Exclusion

A general description of the pre-existing condition exclusion is included in the LTD employee certificate. If you have questions, please check with your human resources benefit representative.

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

Exclusion period: 12 months

Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until age 65, or 3 years 6 months, if longer. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
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

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Responsibility and Incentive
- Reasonable Accommodation Expense Benefit
- Temporary Recovery Provision
- Child Care Expenses Adjustment
- Waiver of Premium while LTD benefits are payable
- Rehabilitation Plan Provision

This information is only a brief description of the group LTD insurance policy sponsored by Lee County Board of County Commissioners. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources benefits representative.