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**Benefits at a Glance for City of Vancouver**

**Policy #343646-F**

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## **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 City of Vancouver.

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### **Eligibility**

#### **Eligible Employee**

A regular employee of the employer working at least 20 hours each week, excluding members of LEOFF 1, Police Guild and Police Command. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

#### **Class Definition**

Class 1	All other members
Class 2	M5 and M6
Class 3	M3 and M4
Class 4	M1 and M2

#### **Waiting Period Before Becoming Eligible for Insurance**

Employees become eligible on the first day of the month coinciding with or next following 180 consecutive days as a member.

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### **Benefits**

#### **Monthly Benefit**

Class 1	66 2/3 percent of the first \$6,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Class 2	66 2/3 percent of the first \$7,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Class 3	66 2/3 percent of the first \$9,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Class 4	66 2/3 percent of the first \$10,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

#### **Maximum Monthly Benefit**

Class 1	\$4,000
Class 2	\$5,000
Class 3	\$6,000
Class 4	\$7,000

### Minimum Monthly Benefit

\$100 or 10 percent of maximum monthly benefit, whichever is greater.

### Waiting Period Before Benefits Become Payable

180 days, or the period of sick leave for which you are eligible under the Employer's sick leave plan, whichever is longer. No benefit is payable for the benefit waiting period.

### Definition of Disability

For the benefit waiting period and the entire maximum benefit period, 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.

The employee is not disabled when earning 80 percent or more of predisability earnings in any occupation.

### Maximum Benefit Period

If an employee becomes disabled before age 60, LTD benefits may continue until age 65, but not less than 5 years. If an employee becomes disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
59	To age 65, but not less than 5 years
60	5 years
61	4 years
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

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- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Responsibility and Incentive
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Rehabilitation Plan Provision
- Conversion of Insurance Provision
- Employee Assistance Program

*This information is only a brief description of the group Long Term Disability insurance policy sponsored by City of Vancouver. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, 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 representative.*