



Benefits at a Glance for City of Garden Grove, Class 1 (Management)

Group Policy # 643061-C

Effective Date July 1, 2012

Group Long Term Disability Insurance

Group Long Term Disability (LTD) 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.

The cost of this insurance is paid by City of Garden Grove.

Eligibility

Eligible Employee

A regular full-time management employee (including Police Chief, Police Captains and Police Lieutenants) actively at work at least 30 hours each week. An eligible employee does not include an employee represented by the Fire Union or Police Association, a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Benefits

Monthly Benefit

66 2/3 percent of the first \$18,750 of your Predisability Earnings, reduced by Deductible Income.

Maximum Monthly Benefit

\$12,500

Minimum Monthly Benefit

\$100 or 10% of your LTD Benefit, whichever is greater

Waiting Period Before Benefits Become Payable

60 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 substantial and material acts of your own occupation and you are not working in your own occupation, or you are unable to earn 80 percent or more of their indexed predisability earnings while working in your own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder 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.

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.

You are not disabled when earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

If you become disabled before age 61 or younger, LTD benefits may continue to age 65, or to Social Security Normal Retirement Age (SSNRA), or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
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

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Conversion of Insurance Provision
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by City of Garden Grove. 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.