



Benefits at a Glance for Washington Counties Insurance Fund

Policy #645273-A

Effective Date January 1, 2007

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance with Base and Enhanced options 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 insurance for the Base LTD Plan is paid by your employer. The cost of insurance for the Enhanced LTD Plan is paid by the employee. Any enrollment materials needed to elect this coverage will be provided.

Eligibility

Eligible Employee

A regular employee of a participating employer working at least 20 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. An eligible employee that does not elect the Enhanced LTD Plan will be insured under the Base LTD Plan.

Class Definition

- Class 1 Members of an Employer who is offering medical coverage through the WCIF.
- Class 2 Members of an Employer who is not offering medical coverage through the WCIF.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the later of the employer participation under the Group Policy, and the date your coverage under the policyholder-sponsored medical plan becomes effective. If your employer does not offer medical coverage through the policyholder, you will become eligible on the first day of the calendar month coinciding with or next following the date you become an eligible employee. Acceptable evidence of good health will be required if electing Enhanced LTD coverage *after* initially becoming an eligible employee.

Benefits

Monthly Benefit

The Base LTD Plan provides 40 percent of the first \$10,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.).

The Enhanced LTD Plan provides 60 percent of the first \$10,000 of monthly predisability earnings, reduced by deductible income.

Maximum Monthly Benefit

Base LTD Plan: \$4,000

Enhanced LTD Plan: \$6,000

Waiting Period Before Benefits Become Payable (Benefit Waiting Period)

Base LTD Plan: 180 days

Enhanced LTD Plan: 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 the employee suffers 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 gainful occupation which:

- The employee is able to perform, due to education, training or experience,
- Is available at one or more locations in the national economy, and
- 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 any other occupation.

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

Maximum Benefit Period

For both the Base and the Enhanced LTD Plan, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
61 or younger	To age 65, or to SSNRA*, or 3 years 6 months, whichever is longer
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 or older	1 year

* Social Security Normal Retirement Age

This information is only a brief description of the group LTD insurance policy sponsored by Washington Counties Insurance Fund. 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 policyholder 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 costs and more complete details of coverage, contact your human resources representative.