



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 the City of Huntington Beach

Eligibility

To be eligible for this plan:

- You must be an active full-time employee of the City of Huntington Beach, regularly working at least 20 hours each week;
- The plan excludes temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors.

Class Definition

All Eligible Marine Safety Officers Association

Waiting Period Before Becoming Eligible for Insurance

None for those that meet the definition of an eligible employee on the group policy effective date. All other employees; effective on the first day of the policy month following the day you become eligible.

Monthly Benefit

66 2/3 percent of the first \$18,749 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$12,500

Minimum Monthly Benefit

\$50

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 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 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 earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Duration

As long as you continue to meet the definition of disability, benefits may continue to age 65 or your normal social security retirement age.

Other Features & Services

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