



The Standard™
Positively different.

City of Bisbee

LONG TERM DISABILITY BENEFIT SUMMARY

MEMBER DEFINITION	<i>An Active Police or Fire Department employee of the Employer working at least 40 hours per week and is a resident or citizen of the U.S or Canada.</i>
BENEFIT PERCENTAGE	<i>66 2/3% of the first \$3,750 of your Predisability Earnings</i>
MAXIMUM MONTHLY BENEFIT	<i>\$2,500 before reduction by Deductible Income</i>
MINIMUM MONTHLY BENEFIT	<i>\$100</i>
BENEFIT WAITING PERIOD	<i>30 Days</i>
OWN OCC PERIOD	<i>12 Months</i>
ANY OCC PERIOD	<i>The period of time after the Own Occ period ends to the Maximum Benefit Period.</i>
MAXIMUM BENEFIT PERIOD	<i>65</i>
SURVIVORS' BENEFIT	<i>Lump sum equal to 3 times the non-integrated LTD benefit</i>
REASONABLE ACCOMMODATION	<i>Standard will reimburse the Employer for approved modifications made to a disabled employee's work place that results in a return to work. See certificate for limitations</i>
DEFINITION OF DISABILITY	<i>You are disabled if you meet <u>one</u> of the following definitions during the period it applies: A. Own Occupation Definition of Disability; B. Any Occupation Definition of Disability; OR C. Partial Disability Definition.</i>
PRE-EXISTING CONDITION	<i>Pre-existing Condition Period is the 90 day period just prior before your insurance becomes effective. The Exclusion Period is 12 months.</i>
EMPLOYEE ASSISTANCE PROGRAM (EAP)	<i>Employee Assistance services provided through Horizon Health EAP Services. Included WorkLife services, legal and financial counseling and up to 3 face-to-face assessments and counseling sessions.</i>
NON-CONTRIBUTORY	<i>Employer Paid Benefit</i>

Note: The above information is for illustrative purposes only. Please refer to your Group Insurance Certificate for complete plan details. Master Contract contains controlling provisions.

