



SUMMARY OF BENEFITS
For
County of Tulare
POLICY #645757

Standard Insurance Company has the pleasure of providing Group Long Term Disability benefits for the employees of County of Tulare.

Definition of a Member: An regular employee of the Employer enrolled in bargaining unit 7, 9, 10, 11, 14-17, or 19- 21; Actively at Work at least 20 hours each week and a citizen or resident of the United States or Canada.

Benefit Formula	66 2/3 % of the first \$7,500 of your Predisability Earnings, reduced by Deductible Income.
Maximum Monthly Benefit	\$5,000 before reduction of Deductible Income
Minimum Monthly Benefit	\$100
Benefit Waiting Period	60 Days
Maximum Benefit Period	To Age 65
Own Occupation Period	24 Months

This notice is a brief summary of the Standard Insurance Company's Long-Term Disability product. The group policy and Certificate of Insurance contains the final and controlling terms of coverage. This notice does not modify the terms outlined in those documents.