



The Standard®

Benefits at a Glance for County of Tulare
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Group Policy # 645757

Effective Date January 1, 2008

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 included in the member's gross earnings from the County of Tulare.

Eligibility

Definition of a Member

You are a member if you are a regular employee of the County of Tulare who is enrolled in bargaining unit 7, 9, 10, 11, 14, 15, 16, 19, 20, 21, 22 or 50, actively working at least 20 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Monthly Benefit

60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)]

Maximum Monthly Benefit

\$5,000

Minimum Monthly Benefit

\$100 or 15% of your LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

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 62, LTD benefits may continue until age 65. 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	3 years 6 months
63	3 years
64	2 years 6 months
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
- 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 the County of Tulare. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the County of Tulare 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 those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by the County of Tulare.

Eligibility

Definition of a Member

You are a member if you are an active employee of the County of Tulare and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 1 Executive Management
Class 2 All other Management
Class 3 All other members

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount

Class 1 2 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, to a maximum of \$250,000.
Class 2 \$50,000
Class 3 \$10,000

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 50 percent at age 70, and by 75 percent at age 75.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Common Carrier Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by The County of Tulare. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the County of Tulare 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 those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.