

Plan Highlights

Voluntary Group Long Term Disability Insurance



Central Washington Public Utilities Unified Insurance Program Trust

COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69	1 Year
70 or more	1 Year

ELIGIBILITY

Please check with Human Resources to confirm hour requirements and eligibility.

CONTRIBUTION REQUIREMENTS

Core/Buy-Up: Coverage is 100% Employee Paid.

ELIMINATION PERIOD

Core: 180 consecutive days of total disability;

Buy-Up: 180 consecutive days of total disability.

BENEFIT AMOUNT

Core: The benefit amount is equal to 60% of your monthly covered earnings, to a maximum benefit of \$6,300 per month.

Buy-Up: The benefit amount is equal to 66.67% of your monthly covered earnings, to a maximum benefit of \$10,000 per month.

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

<u>Age at Disablement</u>	<u>Duration of Benefits</u>
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years

FEATURES

- ▶ Conversion Privilege
- ▶ Extended Disability Benefit
- ▶ Military Services Leave of Absence
- ▶ FMLA Continuation
- ▶ Interruption and Recurrent Provisions
- ▶ Own Occupation Coverage – 24 Months
- ▶ Rehabilitation Provision
- ▶ Residual and Partial Disability
- ▶ Specific Indemnity Benefit
- ▶ Survivor Benefit – 3 months
- ▶ Transfer of Coverage Provision
- ▶ Work Incentive & Child Care Provisions
- ▶ Worksite Modification Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services

LIMITATIONS

- ▶ Pre-Existing Condition Limitation: 3/12
- ▶ Offsets: your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans

RELIANCE STANDARD
LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6564, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.