



Benefits at a Glance for Multnomah County

Group Policy # 755566

Effective Date Jan. 1, 2018

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 paid by Multnomah County.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Multnomah County, actively working at least 20 hours each week, and a citizen or resident of the United States or Canada. Some classifications are excluded, such as employees who are on-call, elected officials, temporary (other than temporary management group), interns, seasonal employees, independent contractors, and others. See your Certificate.

Class Definition

Class 2: All other members, excluding members who are non-represented, elected official's staff, Local 88-5 Dentists, Prosecuting Attorneys (MCPAA), Corrections Officers (MCCDA), active Deputy Sheriffs, active Civil Deputies, Local 88-4 Pharmacists and active IBEW Members.

Coverage Effective Date

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with the date you become a member.

Benefits

Monthly Benefit

60 percent of the first \$6,667 of monthly predisability base earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$4,000

Minimum Monthly Benefit

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

90 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20 percent of predisability earnings when working in your 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 occupation:

- That you are able to perform due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that or any other occupation.

Maximum Benefit Period

If you become disabled before age 60, LTD benefits may continue until age 65, or 5 years if longer. If you become disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
60	5 years
61	4 years
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 and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Dependent Education Benefit
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- 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 Multnomah County. 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 Multnomah County 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 County Benefits Office representative.