Benefits at a Glance for Association of Washington Cities Employee Benefit Trust
Employer: City of Oak Harbor

Group Policy # 610516
Effective Date October 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 City of Oak Harbor.

Eligibility

Definition of a Member

You are a member if you are an active employee of City of Oak Harbor, regularly working at least 20 hours each week or the mayor, a member of the City Council, or other elected official of the City, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee or a full-time member of the armed forces.

Eligibility Waiting Period

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 following the date you become a member.

Benefits

Monthly Benefit

60 percent of the first $20,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

$12,000

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

Safety members*: For the benefit waiting period and the first 12 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 material duties of your own occupation or the employee is unable to earn 80 percent or more of predisability earnings when working in the employee's own occupation.

All other members: 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 material duties of your own occupation or the employee is unable to earn 80 percent or more of predisability earnings when working in the employee's 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 gainful occupation for which you are reasonably fitted by education, training and experience or working but unable to earn at least 60 percent of predisability earnings in any occupation.

*Safety members include police, fire, transit and electrical workers

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. 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	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
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
- Child Care Expense Benefit
- Reasonable Accommodation Expense Benefit
- 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 Association of Washington Cities Employee Benefit Trust. 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 Association of Washington Cities Employee Benefit Trust 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 the AWC Trust.