



Insurance & Benefits Trust of PORAC

Safety Members Disability Program

NEW Silver Plan

Short-Term Disability (STD)
610007-Q

Gold Plan

Short-Term Disability (STD)
610007-O

Long-Term Disability (LTD)
649401-A

Platinum Plan

Short-Term Disability (STD)
610007-P

Long-Term Disability (LTD)
649401-B

Plan Features

Plan Features	NEW Silver Plan Short-Term Disability (STD) # 610007-Q	Gold Plan Short-Term Disability (STD) # 610007-O	Gold Plan Long-Term Disability (LTD) # 649401-A	Platinum Plan Short-Term Disability (STD) # 610007-P	Platinum Plan Long-Term Disability (LTD) # 649401-B
Percentage of Wages Protected	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible income.	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible income.	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible income during the initial 12 months of LTD benefit eligibility. After 12 months of LTD benefit eligibility Non Industrial Disabilities: 66 2/3% Industrial Disabilities: 16 2/3%	70% of the first \$14,286 monthly Pre-Disability Earnings, reduced by Deductible income	70% of the first \$14,286 monthly Pre-Disability Earnings, reduced by Deductible income during the initial 12 months of LTD benefit eligibility. After 12 months of LTD benefit eligibility Non Industrial Disabilities: 70% Industrial Disabilities: 20%
Catastrophic Disability Benefit	During the initial 12 months of Disability, the plan pays up to an additional 33 1/3% of the first \$15,000 of monthly Pre-Disability Earnings, not to exceed \$5,000.	During the initial 12 months of Disability, the plan pays up to an additional 33 1/3% of the first \$15,000 of monthly Pre-Disability Earnings, not to exceed \$5,000.	N/A	During the initial 12 months of Disability, the plan pays up to an additional 30% of the first \$14,286 of monthly Pre-Disability Earnings, not to exceed \$4,286.	N/A
Maximum Monthly Benefit	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (70% of \$14,286) before reduction by Deductible income.	\$10,000 (70% of \$14,286) before reduction by Deductible income.
Maximum Benefit Period	24 Months	12 Months	To age 65 if age 61 or younger when Disability began. Maximum Benefit Period for Disabilities that occur after age 61 will be determined by your age when Disability began.	12 Months	To age 65 if age 61 or younger when Disability began. Maximum Benefit Period for Disabilities that occur after age 61 will be determined by your age when Disability began.
Minimum Benefit	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.	\$200 per month while receiving sick pay for Non-Industrial Disabilities. \$50 per month in all other circumstances	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.	\$200 per month while receiving sick pay for Non-Industrial Disabilities. \$50 per month in all other circumstances
STD Benefit Eligibility Waiting Period LTD Waiting Period	Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period. <u>During the first 60 days of Disability:</u> • You are eligible to receive up to 33 1/3% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay. • You are required to use any available personal leave pay you are eligible to receive from your Employer.	Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period. <u>During the first 60 days of Disability:</u> • You are eligible to receive up to 33 1/3% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay. • You are required to use any available personal leave pay you are eligible to receive from your Employer.	365 days (Premium payments are waived while Disability Benefits are payable)	Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period. <u>During the first 60 days of Disability:</u> • You are eligible to receive up to 35% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay. • You are required to use any available personal leave pay you are eligible to receive from your Employer.	365 days (Premium payments are waived while Disability Benefits are payable)
Musculoskeletal & Connective Tissue Disorders	No limitation	No limitation	For certain conditions, benefits are limited to 12 months for each period of disability.	No limitation	For certain conditions, benefits are limited to 12 months for each period of disability.
Mental & Nervous Disorders	6 Months	No limitation	Benefits are limited to 6 months for each continuous period of disability caused or contributed to by a Mental Disorder, or as long as hospitalized.	No limitation	Benefits are limited to 6 months for each continuous period of disability caused or contributed to by a Mental Disorder, or as long as hospitalized.
Drug & Alcohol Use	Benefits limited to 6 months lifetime	Benefits limited to 12 months lifetime	Benefits limited to 6 months lifetime	Benefits limited to 12 months lifetime	Benefits limited to 6 months lifetime
Death Benefit	\$65,000 Death Benefit (Accidental) \$50,000 Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).	\$65,000 Death Benefit (Accidental) \$50,000 Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).	\$65,000 Death Benefit (Accidental) fully insured through ReliaStar Life Insurance Company. \$50,000 Death Benefit (Natural) fully self-funded through IBT of PORAC	\$65,000 Death Benefit (Accidental) \$50,000 Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).	\$65,000 Death Benefit (Accidental) fully insured through ReliaStar Life Insurance Company. \$50,000 Death Benefit (Natural) fully self-funded through IBT of PORAC
Monthly Contribution	\$18.50	\$29.70		\$34.00	

This information is intended to summarize the main features of the STD and LTD plans only. All benefits will be provided in accordance with applicable Plan Documents and Group Policies. For additional assistance please contact your Myers-Stevens & Toohy & Co., Inc. representative at: 800-827-4695. CA Lic # 0425842