



LONG TERM DISABILITY INSURANCE

General Information

Long term disability insurance (LTD) provides you with income protection if you become disabled from a covered sickness, accidental bodily injury, pregnancy or mental disorder. The purpose of this insurance is to provide you with a source of income in the event you become disabled. The cost of this benefit is paid by the District. There are no enrollment forms to complete.

Eligibility & Enrollment

If you are a full-time employee, you are automatically covered from your first day of employment if you meet all of the following requirements:

1. Are an active employee of the District other than a temporary or seasonal employee.
2. Regularly scheduled to work at least 20 hours each week.
3. A citizen or resident of the United States or Canada.

Class Definition

Class 1: Certificated employees with five or more years of credited service with a CalSTRS employer.

Class 2: All other eligible employees.

Amount of LTD Benefit

The LTD benefit equals the maximum LTD benefit reduced by income from other sources. The maximum LTD benefit is 66 2/3% of your pre-disability earnings or \$7,500 per month, whichever is less. The minimum benefit is \$100 per month or 10% of your LTD benefit before reduction by deductible income, whichever is greater.

The maximum LTD benefit during a period of disability will be determined based upon your salary in effect on the last day of active work before disability begins. LTD benefits are subject to state and federal income taxes.

Maximum Benefit Period

The maximum benefit period may vary depending upon your job classification and/or

your age at the time you become disabled. Contact the Employee Benefits Department for detailed information.

Survivors Benefit

If you die while LTD benefits are payable to you, Standard Insurance Company will pay a lump sum survivors benefit equal to three times the amount of your maximum monthly LTD benefit. The survivor's benefit will be paid only if you are survived by a spouse or an unmarried child under age 25. The following rules will apply:

1. The survivor's benefit will first be applied to reduce the amount of any outstanding overpayment of your claim for LTD benefits.
2. The survivor's benefit will be paid to any one or more of the following at the option of the Company:
 - a. Your surviving spouse.
 - b. Your surviving unmarried children under age 25.
 - c. Any person providing the care and support to any of the above.

Definition of Disability and Length of Payments

LTD benefits will be provided for 24 months if you are disabled from your own occupation. You are disabled from your own occupation if, as a result of sickness, accidental bodily injury or pregnancy, you are unable to perform with reasonable continuity the material duties of your own occupation.

For LTD benefits to continue beyond 24 months, you must be disabled from all occupations. You are disabled from all occupations if, as a result of sickness, accidental bodily injury or pregnancy, you are unable to perform with reasonable continuity the material duties of any gainful occupation for which you are reasonably fitted by education, training and experience.

Major Limitations & Exclusions

The following limitations apply:

Intentionally Self-inflicted Injury: You are not covered for a disability caused or contributed by an intentionally self-inflicted injury.

Regular Care of Physician: No LTD benefits will be paid for any period of disability when you are not under the regular care of a physician.

Mental Disorder: Payment of LTD benefits is limited to 24 months for each period of disability caused or contributed to by a mental disorder. However, if you are a resident patient in a hospital at the end of the 24 months, this limitation will not apply

while you are continuously confined.

Your participation and the benefits to which you are entitled under the District's long-term disability plan are subject to the terms and provisions of the applicable plan and collective bargaining agreements. This description of the long-term disability plan is general in nature and does not fully describe all of the terms and conditions of the plan. To obtain a complete certificate of coverage, contact the District Office Employee Benefits Department.