



Insurance & Benefits Trust of PORAC

Safety Members Disability Program

Premier

Premier Plus

Plan Features

Short-Term Disability (STD) # 610007-M

Long-Term Disability (LTD) # 649401-A

Short-Term Disability (STD) # 610007-N

Long-Term Disability (LTD) # 649401-B

Percentage of Wages Protected	66 2/3% of the first \$10,500 monthly Pre-Disability Earnings, reduced by Deductible income.	66 2/3% of the first \$10,500 monthly Pre-Disability Earnings, reduced by Deductible income.	70% of the first \$12,857 monthly Pre-Disability Earnings, reduced by Deductible income.	70% of the first \$12,857 monthly Pre-Disability Earnings, reduced by Deductible income.
Catastrophic Disability Benefit	During the initial 12 months of Disability, the plan pays up to an additional 33 1/3% of the first \$10,500 of monthly Pre-Disability Earnings, not to exceed \$3,500.	N/A	During the initial 12 months of Disability, the plan pays up to an additional 30% of the first \$12,857 of monthly Pre-Disability Earnings, not to exceed \$3,857.	N/A
Maximum Monthly Benefit	\$7,000 (66 2/3% of \$10,500) before reduction by Deductible income.	\$7,000 (66 2/3% of \$10,500) before reduction by Deductible income.	\$9,000 (70% of \$12,857) before reduction by Deductible income.	\$9,000 (70% of \$12,857) before reduction by Deductible income.
Maximum Benefit Period	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 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	Non-Industrial: 0 days (After which based upon available sick leave benefits can be payable as of the first day of Disability) Industrial: 0 days *Contributions waived after 60 days and claim approval.	365 days (Premium payments are waived while Disability Benefits are payable)	Non-Industrial: 0 days (After which based upon available sick leave benefits can be payable as of the first day of Disability) Industrial: 0 days *Contributions waived after 60 days and claim approval.	365 days (Premium payments are waived while Disability Benefits are payable)
Musculoskeletal & Connective Tissue Disorders	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	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 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) 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	\$21.50		\$24.50	

Premier and Premier PLUS Plans share these Great Features:

Additional STD Plan Features

How Benefits Are Funded - fully self-funded and administered by the I&B Trust of PORAC

Sick Leave Integration Benefit (Non-Industrial Only) - Receive **100%** of base pay through use of 50% leave time and 50% STD Benefit.

Survivors Benefits - Dependents will receive a lump sum benefit equal to 6 times the member's last STD monthly benefit.

Additional LTD Plan Features

How Benefits Are Funded - fully insured by **Standard Insurance Company** - A.M. Best rated A (excellent); Standard and Poor's rated A+ (strong). Ratings as of March 2013. Ratings include the Standard Life Insurance Company of New York.

Cost of Living Adjustment (COLA) Non-Industrial Only - Up to 5% compounded annually based on increases in Consumer Price Index (CPI-W)

Reasonable Accommodation Benefit - If you return to work in any occupation for any employer; other than self-employment, and as a result of a reasonable accommodation by such employer, the Plan will pay that employer a Reasonable Accommodation Expense Benefit of up to \$25,000, but not to exceed the expense incurred.

Rehabilitation Plan Provision - While Disabled you may qualify to participate in a Rehabilitation Plan. An approved Rehabilitation Plan may include payment of some or all of the expenses you incur in connection with the plan, including: training and educational expenses, Family Care expenses, job-related expenses, and job search expenses.

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