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**Benefits at a Glance for City of Lexington**

**Group Policy # 126994**

**Effective Date March 1, 2002**

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## **Group Long Term Disability Insurance**

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by the City of Lexington.

### **Eligibility**

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#### **Eligible Employee**

A regular employee of the employer, other than a Safety employee, working at least 30 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

#### **Waiting Period Before Becoming Eligible for Insurance**

Employees become eligible on the first day of the month coinciding with or next following 60 days as an eligible employee.

### **Benefits**

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#### **Monthly Benefit**

66 2/3 percent of the first \$7,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

#### **Maximum Monthly Benefit**

\$5,000

#### **Minimum Monthly Benefit**

\$100 or 20 percent of the LTD benefit before reduction by deductible income, whichever is greater

#### **Waiting Period Before Benefits Become Payable**

180 days

### Definition of Disability

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 the employee's own occupation and suffering a loss of at least 20 percent of predisability earnings when working in the employee's own occupation.

The employee is not disabled when earning 60 percent or more of predisability earnings in any 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 which:

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

### Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until the Social Security Normal Retirement Age (SSNRA). If an employee becomes 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 & Services

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- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Responsibility and Incentive
- Reasonable Accommodation Expense Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Rehabilitation Plan Provision

*This information is only a brief description of the group LTD insurance policy sponsored by the City of Lexington. 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 employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*