



Group Long Term Disability Insurance

Group Long Term Disability 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 Torrance.

Eligibility

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|-----------------------------------|--|
| Definition of a Member | You are a member if you are a regular employee of City of Torrance, actively working at least 20 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor. |
| Class Definition | Class 1 - AFSCME TME/TLEA Employees |
| Eligibility Waiting Period | You are eligible on the first of the month that follows or coincides with 12 consecutive months as a member. |

Benefits

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|--------------------------------|--|
| Monthly Benefit | 66 2/3 percent of the first \$9,750 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, etc.) |
| Maximum Monthly Benefit | \$6,500 |
| Minimum Monthly Benefit | \$100 |
| Benefit Waiting Period | 180 days |

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the substantial and material acts necessary to pursue duties of your own occupation and you are not working in your own occupation, or
- You are unable to earn 80 percent or more of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to engage with reasonable continuity in any occupation, or you are working in an occupation but as a result of physical disease, injury, pregnancy or mental disorder you are unable to engage with reasonable continuity in that occupation or any occupation.

Any occupation means all occupations or employment which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity at an occupation within a reasonable distance from your residence, an equivalent distance to your work before disability, or the regional labor market if you reside in a metropolitan area.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability 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
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by City of Torrance. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and City of Torrance 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

Group Long Term Disability Insurance

coverage, contact your human resources representative.

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