



King County Police Officers Guild

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.

King County Police Officers Guild requires you to have insurance and pay all or part of the premium for insurance. Please contact your Benefits Representative for more information.

| Eligibility | |
|-----------------------------------|--|
| Definition of a Member | You are a member if you are a regular full-time member of King County Police Officers Guild who is a member of LEOFF II, actively working at least 30 hours each 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. |
| Eligibility Waiting Period | You are eligible on the date you become a member, but not before the group policy effective date. |

| Benefits | |
|--------------------------------|--|
| Monthly Benefit | 66 2/3% of the first \$15,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.) |
| Maximum Monthly Benefit | \$10,000 |
| Minimum Monthly Benefit | \$100 or 10% of the Long Term Disability benefit before reduction by deductible income, whichever is greater |
| Benefit Waiting Period | For disability arising out of or in the course of your employment for wage or profit: 180 days For all other disabilities: 30 days |

Benefits Continued

Definition of Disability

For the benefit waiting period and the first 36 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 material duties of your own occupation, and
- You suffer a loss of at least 20% 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 physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 60, Long Term Disability benefits may continue during disability until age 65. If you become disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

| Age | Maximum Benefit Period |
|-------------|------------------------|
| 60-64 | 5 years |
| 65-68 | to age 70 |
| 69 or older | 1 year |

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Conversion of Insurance Provision
- Family Care Expense Adjustment
- Health Advocacy Services
- Lifetime Security Benefit
- 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 Washington Council of Police and Sheriffs. 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 Washington Council of Police and Sheriffs 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 coverage, contact your human resources representative.

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