

## *Long Term Disability Highlights*

### CASE



### **Long Term Disability**

Long Term Disability benefits are designed to pay a portion of your salary if you are disabled due to an accident or illness. The benefits are paid monthly and will be paid as long as you are disabled according to the plan provisions.

<b>Member Definition:</b>	<b>An active member of good standing of CASE regularly working at least 30 hours each week for the State of California</b>
<b>Monthly Income Benefit:</b>	You elect <b>either 50% or 60%</b>
<b>Maximum Monthly Benefit:</b>	\$10,000
<b>Elimination Period:</b>	You elect an Elimination Period of <b><u>either 90 or 180 days of disability</u></b>
<b>Benefits Last Until:</b>	According to following schedule, as long as all plan provisions are met

#### **Age When Disabled**

Prior to Age 63

Age 63

Age 64

Age 65

Age 66

Age 67

Age 68

Age 69 and over

#### **Benefits Payable**

To Normal Retirement Age or 48 months, if greater

42 months

36 months

30 months

27 months

24 months

21 months

18 months

<b>Definition of Disability:</b>	24 Months Own Occupation; Any Occupation thereafter
<b>Integration:</b>	Any other income benefits for disability, including, and not limited to, any state disability plans.
<b>Pre-Existing Condition Limitation:</b>	<i>Pre-existing Condition Period:</i> The 360 day period just before your insurance becomes effective. <i>Treatment Free Period:</i> 12 months <i>Exclusion Period:</i> 24 months
<b>Limitations:</b>	Mental Illness & Substance Abuse Inpatient: Coverage for as long as confined Outpatient: Coverage for 24 months (Lifetime)

**The plan highlight is for illustrative purposes only. You will be given an official booklet, which will completely describe the features of the plan. The contract will govern should there be any discrepancies.**