

Benefits at a Glance for City of Springfield

Group Policy # 612599 - E
Policy Effective Date January 1, 2009

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 Springfield.

Eligibility

Eligible Employee

A regular member of the Springfield Police Association, non union public safety member, union member, non- union General Services employee of the Employer or member of IAFF Local #1395 working at least 32 hours each week.

A Regular City Attorney of the Employer providing legal services to the Policyholder working at least 15 hours each week.

A regular presiding Municipal Judge employee of the Employer providing judicial services to the Policyholder working at least 17 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.

Class Definition

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| Class 1 | Members of the Springfield Police Assoc. and Non-Union Public Safety Members |
| Class 2 | Part-time City attorneys and part-time Municipal Judges providing legal services to the City |
| Class 3 | All other Members |

Waiting Period Before Becoming Eligible for Insurance

You are eligible on the first day following 1 day as a member.

Benefits

Monthly Benefit

60 percent of the first \$12,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$7,500



Minimum Monthly Benefit

\$100

Waiting Period Before Benefits Become Payable

Class 1 and 2: 60 days

Class 3: 90 days

Definition of Disability

For the benefit waiting period and the following 24 months for which LTD benefits are paid, you are considered disabled if you:

Are 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, or

Suffer at least 20 percent of your predisability earnings when working on your own 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 gainful 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 or unable to earn 80% or more

The employee is not disabled when earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

If an employee becomes disabled before age 60, LTD benefits may continue until age 65, or to SSNRA, or 3 years. If an employee becomes disabled at age 65 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
Before 60	the day before retirement age
60 but before 65	the day before retirement age or 36 months of disability whichever is longer
65 but before 68	24 months of disability whichever is longer
68 but before 70	18 months of disability whichever is longer
70 but before 72	15 months of disability whichever is longer
72 or more	12 months of disability whichever is longer

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Responsibility and Incentive
- 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 City of Springfield. 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.