



Insurance & Benefits Trust of PORAC

Long Term Disability Plans (LTD)

Plan Features	Premier PLUS (24/7 Coverage)	Premier (24/7 Coverage)	Basic (Off-Duty Coverage / Safety only)
Monthly Premium	\$22.50 per member, per month	\$19.50 per member, per month	\$9.50 per member, per month
Percentage of Wages Protected	70% of the first \$12,857 Pre-Disability Earnings reduced by deductible income	66 2/3% of the first \$10,500 Pre-Disability Earnings reduced by deductible income	70% of the first \$9,000 Pre-Disability Earnings reduced by deductible income
Assisted Living Benefit	During the Own Occupation Period it pays an additional 30% of the first \$12,857 of Pre-Disability Earnings, but not to exceed \$3,857. This benefit is not reduced by deductible income.	During the Own Occupation Period it pays an additional 33 1/3% of the first \$10,500 of Pre-Disability Earnings, but not to exceed \$3,500. This benefit is not reduced by deductible income.	None
Maximum Monthly Benefit	\$9,000 per month (70% of \$12,857) before reduction by deductible income	\$7,000 (66 2/3% of \$10,500) before reduction by deductible income	\$6,300 (70% of \$9,000) before reduction by deductible income
Maximum Benefit Period	Safety Members: To age 65 for both Accident & Illness. Lifetime if severely disabled Non-Safety Members: 36 Months	Same	To age 65 for non-industrial disability Lifetime if severely disabled
Minimum Benefit	\$200 per month while receiving sick pay for Non-Industrial Disabilities	Same	\$500 per month while receiving sick leave for Non-Industrial Disabilities
Waiting Period	Non-industrial: 30 days (Required use of sick leave may be frozen after 60 days) Industrial: 0 days (Premiums waived after claim approval)	Same	30 calendar days from last day worked for Non-Industrial Disability. Premiums waived after claim approval
Musculoskeletal & Connective Tissue Disorders	For certain conditions, benefits are limited to 24 months for each period of disability	Same	Same
Mental & Nervous Disorders	Safety Members: Benefits are limited to 12 months each continuous period of disability, or as long as hospitalized Non-Safety Members: Benefits are limited to 6 months each occurrence, or as long as hospitalized	Same	Benefits are limited to 12 months for each continuous period of disability, or as long as hospitalized
Drug & Alcohol Use	Benefits limited to 12 months lifetime	Same	Same
Death Benefits	\$55,000 Death Benefit (accidental causes) \$50,000 Death Benefit (natural causes)	Same	None

Premier PLUS, Premier and Basic Plans share these Great Features

How Benefits Are Funded - funded and administered first 5 years and after age 65 for life by the I&B Trust of PORAC with assets in excess of \$8 million*. Claims are funded by The Standard Insurance Company - A.M. Best rated A (Excellent). Financial size category XII (\$1 billion to \$1.25 billion), from the sixth year of benefit eligibility to age 65.

Cost of Living Adjustment (COLA) - Up to 5% compounded annually based on increases in Consumer Price Index (CPI-W)

Sick Leave Integration Benefit - Receive 100% of base pay through use of 50% leave time and 50% LTD Benefit.

Survivors Benefits - Dependents will receive a lump sum benefit equal to 6 times the member's last LTD monthly benefit

This information is intended to summarize the main features of the LTD plans only. Please refer to the Plan Document for complete details. For additional assistance please contact your Myers-Stevens & Toohy & Co., Inc. Representative at: 800-827-4695. CA Lic # 0425842

*Reflects assets as of the most recent 5500 filing.