

THURSTON COUNTY HIGHLIGHTS OF LONG TERM DISABILITY PLAN

Who is Eligible	All regular employees who work twenty (20) hours or more per week, except Deputy Sheriff's personnel who are members of the Thurston County Deputy Sheriff's Association bargaining unit.
Your LTD Coverage Begins	If hire date is first calendar day of the month, coverage becomes effective on that day; otherwise coverage is effective the first calendar day of the following month.
Monthly Benefit	60% of monthly income
Definition of Income	Base monthly salary including shift differential, but does not include overtime pay.
Maximum Monthly Benefit	\$6,000
Waiting Period Before Benefit Begins	90 days of disability
Definition of Disability	You are considered disabled if you are unable to perform the material duties of your own occupation for the first 36 months of disability (any occupation thereafter to the end of the maximum benefit period).
Partial Disability	If you become partially disabled, you may be eligible to receive LTD benefits after the 90-day waiting period.
How Long Benefits Continue (Maximum benefit period)	Benefits will continue as long as you are considered disabled. Benefits are usually paid to age 65 (except for mental disorder).
Offset for Other Income	Disability benefits will be offset by any other benefits you receive such as PERS, Social Security and time paid for absences due to health reasons.
Survivor Benefit	If you die while receiving benefits, your eligible survivors or estate may be eligible for a benefit equal to three times your gross monthly benefit.
Coverage is Portable	If you end your employment with Thurston County you may take your LTD plan with you if you apply in writing and pay the first premium within 31 days after insurance ends. You may convert to an individual policy with up to \$4,000 in benefits without a medical exam.
Waiting Period for Pre-Existing Conditions	If you have received treatment, consulted a physician or taken medicines for any condition within 3 months prior to your effective date of coverage, any disability caused or contributed by the condition will NOT be covered until you have been treatment-free for 3 months or have been continuously insured for 12 months.

The above information is merely an outline of benefits and does not constitute a contract. Please refer to the insurance certificate for greater details at <http://www.co.thurston.wa.us/hr/benefits/index.htm>.