



CCSD Long Term Disability Plan

What it's all about

What is it for?

Long Term Disability is designed to replace some your income should you become disabled, and remain so, for longer than three months (90 days). The plan provides a benefit equal to 60% of your pay *including* other benefits you might receive such as retirement benefits or Social Security.

Who needs it?

Anyone whose household relies on his or her income to meet obligations. If you became disabled and were unable to work, this insurance would replace a portion of your income to help cover your living expenses over a long period of time.

How does it work?

Benefits begin after 90 days (immediately following the cessation of your Short Term Disability benefits, if you have them) and are generally payable to age 65 if you remain disabled for that long. Your benefit from all sources will be the lesser of 60% of monthly pay or \$7,000/month. Your cost is based on your age and annual salary.

Rules and Limitations

When first eligible, anyone may join the plan without having to provide evidence of insurability. However, **new** applicants who did not sign up when first offered will have a pre-existing condition limitation that will exclude benefits for that specific condition for one year. A pre-existing condition is one where you received treatment in the 3 months prior to your effective date.

This is just a summary aimed at giving you a simple way to understand the purpose of this coverage and how it works. It is not intended to provide every provision of the Plan. Only the official plan documents govern the plan's operation.

Tips for Maximizing your Benefit Dollars

Don't buy more insurance than you need.

If you're eligible to retire, you do not need Long Term Disability coverage

Most people do need Long Term Disability coverage

If you have fewer than 60 days of Sick Leave accumulated, purchasing *both* the Long Term and Short Term Plan gives you the most complete protection of your paycheck – from when your sick leave is exhausted to age 65.

Once you have 60+ Sick Days, you should drop Short Term coverage and maintain only Long Term Disability.