



New Features eff. 02-01-2015

## 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.

- Member Definition:** **An active member of good standing of CASE regularly working at least 30 hours each week for the *State of California***
- Monthly Income Benefit:** **You elect either 50% OR 60%**
- Maximum Monthly Benefit:** \$10,000
- Elimination Period:** You elect an Elimination Period of **either 90 or 180 days of disability**
- Benefits Last Until:** 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

- Definition of Disability:** 24 Months Own Occupation;  
Any Occupation thereafter
- Integration:** Any other income benefits for disability, including, and not limited to, any state disability plans.
- Pre-Existing Condition Limitation:** Look back period: 12 months prior to your effective date  
Treatment free period: 12 months following effective date  
Insured period: 24 months following effective date  
**After the 24 month insured period, this limitation ceases.**

- Limitations:** Mental Illness & Substance Abuse  
Inpatient: Coverage for as long as confined  
Outpatient: Coverage for 24 months (Lifetime)  
Administered by Nancy Bond Insurance Services, CA license 0E44210



## New Features eff. 02-01-2015

### NEW Benefit beginning February 2, 2015

#### Assisted Living Benefit

The Assisted Living Benefit provides added income to employees with severe disabilities. CASE has obtained the ability to increase income replacement to 100 percent of insured predisability earnings, subject to the plan maximum of \$10,000. The additional benefits paid are not reduced by deductible income.

#### Qualifications

These additional benefits are available to an eligible employee who is receiving LTD benefits and is suffering from a condition that meets one of the following requirements and is expected to last 90 days or more:

- The employee has been confined to a nursing home or residential care facility for 30 days, or
- The employee requires substantial supervision for health or safety due to severe cognitive impairment

**The Dependent Education Benefit** provides a monthly benefit to disabled employees who have children or a spouse who are registered full time at an accredited educational institution beyond high school. This benefit helps disabled employees continue to provide financial support for dependents who are pursuing a college education.

#### Benefit Features

- Monthly benefit of \$150/month for each eligible student or \$600/month for all eligible students
- Payments that are sent directly to employees
- Benefit duration of 24–48 months
- Coverage for adopted children, stepchildren, domestic partners and civil unions

*The plan highlight is for illustrative purposes only. The official booklet is online at the CASE web site and also at [www.NancyBondInsurance.com](http://www.NancyBondInsurance.com) in the member benefits section, which will completely describe the features of the plan. The contract will govern should there be any discrepancies.*