



San Mateo County Community College District

Long Term Disability Benefit Highlights

Eligibility: All active full-time **Classified** employees who work a minimum of 18.75 hours per week on a regularly scheduled basis.

Elimination Period: Benefits commence for disability caused by accident or illness after 180 days.

Benefit Percentage: 66.67%

Maximum Benefit: \$5,000 per month.

Definition of Disability: 24 Month Own Occupation

Benefit Duration: Maximum Duration of Benefits Table:

Age of Disability	Prior to age 63	63	64	65	66	67	68	69 +
Duration of Payments	To normal retirement age* or 48 months if greater	42	36	30	27	24	21	18

* Normal Retirement Age means the Social Security Normal Retirement Age as stated in the 1983 revision of the United States Social Security Act.

Survivor Income Benefit: If you die while receiving benefits under this plan, a Survivor Benefit will be payable to your spouse, child(ren), or estate. The Benefit is one payment of three times your monthly benefit.

Long Term Disability Pre-existing Condition

Limitation: Benefits are not payable for care received during the 3 months preceding the date your plan goes into effect. Benefits may be paid if you received no treatment for 3 consecutive months from the date coverage begins, or if your disability begins on or after the last day of a 12-month period during which you've been insured.

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.