

## CITY OF SPOKANE SUMMARY OF BENEFIT PROVISIONS

### LONG TERM DISABILITY INSURANCE

You are eligible for this benefit if you are an active **management employee** in one of the classes below and regularly working at least 30 hours each week.

Managerial & Professional Associations “A” & “B” Members  
Local 270-PA, Spokane City Prosecutors Association Members  
Exempt-Confidential Members  
Library Managerial Members  
Police Lieutenants, Captains Leoff II Members  
Police Managerial Leoff II Members

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### SCHEDULE OF BENEFIT

60% of the first \$8,333 of your monthly Predisability Earnings, reduced by Deductible Income  
Maximum Benefit: \$5,000  
Minimum Benefit: \$ 50  
Benefit Waiting Period: 180 days or the period of sick leave to which you are entitled under the Employer’s sick leave program, whichever is longer.  
Maximum Benefit Period: To age 65 + ADEA

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### FEATURE HIGHLIGHTS

- Premium paid by the City of Spokane
- Total Disability is never required.
- A return to work incentive for partially disabled members is included.
- A lump sum survivor benefit, equal to 3 times the LTD Benefit without reduction by deductible income, is included.
- Deductible Income includes but is not limited to: Social Security, Workers Compensation, Sick Pay, employer sponsored retirement benefits, work earnings.
- Pre-Existing condition exclusion is included. A Pre-Existing condition means a mental or physical condition for which you did any of the following within three months prior to coverage going into effect: consulted a physician; received medical treatment or services; or taken prescribed drugs or medications. This condition will not be covered until you have been continuously insured under the group policy for 12 months.
- Mental Disorders are limited to 24 months per period of disability.

The information above highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage and does not alter any provisions as stated in the Group policy. Only the Group Policy contains all the controlling terms and provisions of coverage. For complete coverage information please refer to your Certificate of Insurance.

**Standard Insurance Company**