

Enrollment at a Glance

A Guide to Your Plan Basics

City of San Marcos

**Taking advantage of insurance offered at the workplace just makes sense.
It's convenient and affordable.**

Long Term Disability Income (LTD) coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. LTD coverage helps assure financial support that will fill the gap between expenses and income for an extended period of disability.

Long Term Disability Income Benefits																																																			
For You	You can elect a monthly income benefit from \$500 to \$5,000 in increments of \$100, not to exceed 60% of your eligible income during disability.																																																		
Benefits	<ul style="list-style-type: none"> • Minimum Benefit = \$100 • Maximum Benefit = \$5,000 • Elimination Period = the greater of 90 consecutive days or the end of accumulated sick leave. 																																																		
Maximum Period of Payment	<p>For a disability which begins before you reach age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA) as shown in the following table:</p> <table border="0"> <thead> <tr> <th>Year of Birth</th> <th>Social Security Retirement Age (SSNRA)*</th> </tr> </thead> <tbody> <tr><td>Before 1938.....</td><td>65 years</td></tr> <tr><td>1938.....</td><td>65 years and 2 months</td></tr> <tr><td>1939.....</td><td>65 years and 4 months</td></tr> <tr><td>1940.....</td><td>65 years and 6 months</td></tr> <tr><td>1941.....</td><td>65 years and 8 months</td></tr> <tr><td>1942.....</td><td>65 years and 10 months</td></tr> <tr><td>1943-1954.....</td><td>66 years</td></tr> <tr><td>1955.....</td><td>66 years and 2 months</td></tr> <tr><td>1956.....</td><td>66 years and 4 months</td></tr> <tr><td>1957.....</td><td>66 years and 6 months</td></tr> <tr><td>1958.....</td><td>66 years and 8 months</td></tr> <tr><td>1959.....</td><td>66 years and 10 months</td></tr> <tr><td>After 1959.....</td><td>67 years</td></tr> </tbody> </table> <p>For a disability which starts on or after you reach age 60, the Maximum Period of Payment will be determined according to the following table:</p> <table border="0"> <thead> <tr> <th>Age When Disability Begins</th> <th>Maximum Period of Payment</th> </tr> </thead> <tbody> <tr><td>60.....</td><td>60 months or to SSNRA*, whichever is greater</td></tr> <tr><td>61.....</td><td>48 months or to SSNRA*, whichever is greater</td></tr> <tr><td>62.....</td><td>42 months or to SSNRA*, whichever is greater</td></tr> <tr><td>63.....</td><td>36 months or to SSNRA*, whichever is greater</td></tr> <tr><td>64.....</td><td>30 months or to SSNRA*, whichever is greater</td></tr> <tr><td>65.....</td><td>24 months</td></tr> <tr><td>66.....</td><td>21 months</td></tr> <tr><td>67.....</td><td>18 months</td></tr> <tr><td>68.....</td><td>15 months</td></tr> <tr><td>69 and over.....</td><td>12 months</td></tr> </tbody> </table>	Year of Birth	Social Security Retirement Age (SSNRA)*	Before 1938.....	65 years	1938.....	65 years and 2 months	1939.....	65 years and 4 months	1940.....	65 years and 6 months	1941.....	65 years and 8 months	1942.....	65 years and 10 months	1943-1954.....	66 years	1955.....	66 years and 2 months	1956.....	66 years and 4 months	1957.....	66 years and 6 months	1958.....	66 years and 8 months	1959.....	66 years and 10 months	After 1959.....	67 years	Age When Disability Begins	Maximum Period of Payment	60.....	60 months or to SSNRA*, whichever is greater	61.....	48 months or to SSNRA*, whichever is greater	62.....	42 months or to SSNRA*, whichever is greater	63.....	36 months or to SSNRA*, whichever is greater	64.....	30 months or to SSNRA*, whichever is greater	65.....	24 months	66.....	21 months	67.....	18 months	68.....	15 months	69 and over.....	12 months
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	*Age at which you are entitled to unreduced Social Security Benefits based on the Social Security Amendments of 1983.
Eligibility	All active employees working 20+ hours per week.
Coverage Available without Health Questions	This coverage is offered to you without having to answer questions related to your health if you elect it during the initial eligibility period. If you have current coverage, you can increase your coverage by without having to answer questions related to your health.
Evidence of Insurability	If you elect coverage more than 31 days after you are first eligible then you must provide evidence of insurability subject to approval by ReliaStar Life Insurance Company.

Note that all benefits are subject to change.

Refer to the information on the following pages to learn more about Supplemental Group Term Life Insurance options and determine your coverage cost.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage, policy form HP13GP (varies by state). Underwritten by ReliaStar Life Insurance Company, a member of the Voya Financial™ Family of companies.

(v. 04/04/2014) Group #629294, 07/07/2014

Long Term Disability Income Rate Information

The cost is calculated based on your age at the start of the plan's current policy year.

Long Term Disability (Monthly) Income Rates

Age	Your Contribution per \$100 of Salary Benefit
Under 25	\$0.18
25-29	\$0.27
30-34	\$0.41
35-39	\$0.55
40-44	\$0.77
45-49	\$1.06
50-54	\$1.59
55-59	\$2.05
60-64	\$2.16
65 and over	\$1.49

Your contributions are deducted on a post-tax basis.
Rates are guaranteed through 3/31/2015.

Offsets, Limitations and Exclusions

This information is being provided so that you can make a more informed decision about the coverage you may elect at this time. This is a summary only; the following provisions may vary by state, may change due to revisions to your Employer's plan design, and may be subject to state approval.

Offsets

Deductible Sources of Income are subtracted from the benefit for which you are otherwise eligible. The types of eligible Deductible Sources of Income are defined in the group policy.

Deductible Sources of Income vary by state, and generally include but are not limited to: disability income payments under state plans, other group insurance policies, automobile liability plans, or military disability benefit plans; amounts from third party judgments or settlements; amounts under salary continuation or accumulated sick leave plans; disability or retirement benefits under the Employer's retirement plan; disability or retirement benefits under Social Security or other state or federal plans; amounts from employment; and amounts from unemployment or workers' compensation benefits.

Mental Illness, Alcohol or Drug Abuse Limitation

If you are disabled due to a mental illness as defined, or alcoholism or drug abuse, the maximum benefit duration is 24 months. This limit applies to any combination of such disabilities, even if the disabilities are not continuous and/or are not related.

Special Conditions Limitation

If you are disabled due to Special Conditions as defined, the maximum benefit duration is 24 months. This limit applies to any combination of such disabilities, even if the disabilities are not continuous and/or are not related.

Special Conditions generally include but are not limited to: certain musculoskeletal and connective tissue disorders, chronic fatigue syndrome, environmental allergic illness, carpal tunnel syndrome not requiring surgery, fibromyalgia, and myofascial pain syndrome.

Exclusions (vary by state)

The policy does not cover any disabilities caused by, contributed by, or resulting from your:

- Loss of professional license, occupational license or certification.
- Commission of or attempt to commit a felony.
- Intentionally self-inflicted injuries.
- Attempted suicide, regardless of mental capacity.
- Being legally intoxicated or being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor.
- Participation in a war, declared or undeclared, or any act of war.
- Active military duty.
- Active participation in a riot.
- Engaging in any illegal or fraudulent occupation, work or employment.
- Commission of a crime for which you have been convicted.
- Elective surgery except when required for your appropriate care as a result of your injury or sickness.
- Traveling or flying on any aircraft operated by or under the authority of military or any aircraft being used for experimental purposes.

Benefits are not payable if disability begins in the first 24 months following the effective date of your coverage and disability is caused by, contributed by, or the result of a pre-existing condition.

A pre-existing condition generally means any condition for which you have done any of the following at any time during the 6 months just prior to your effective date of coverage, whether or not that condition is diagnosed or misdiagnosed:

- Received medical treatment or consultation.
- Taken or were prescribed drugs or medicine.
- Received care or services, including diagnostic measures.

Long Term Disability Premium Calculator

Use the table below to calculate what you will pay for Long Term Disability Income Benefits coverage.

Monthly Disability Income Coverage Table		
Enter the elected benefit amount.	\$	(a)
Enter Long Term Disability Income Rate based on your age	\$	(b)
Multiply (a) times (b)	\$	(c)
Divide (c) by 100. This figure will be the monthly cost.	\$	(d)
Multiply (d) times 12	\$	(e)
Divide (e) by 24 pay periods. The final figure will be the cost per pay period.	\$	