



Hartford Life

CABRILLO COMMUNITY COLLEGE

Long Term Disability Benefit Highlights

Eligibility: Each active Certificated employee and Educational Administrative/Manager with Five or more years of service who is regularly scheduled to work 20 hours or more per week.

Elimination Period: Benefit will begin after the greater of 180 days or Accumulated Sick Leave

Benefit Percentage: 66-2/3% of basic monthly earnings

Maximum Benefit: \$7,000 per month

Employee

Contribution: None

Benefit Duration: 24 Months

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.

Pre-existing Condition

Limitation: **Look-back Period:** Benefits are not payable for care received during the 3 months preceding the date your plan goes into effect.

Treatment Free Period: Benefits may be paid if you received no treatment for 3 consecutive month from the date coverage begins.

Insured Period: Benefits may be paid if your disability begins on or after the last day of a 12 month period during which you've been insured.

Offsets: Disability benefits are offset if you receive income as a result of your disability such as Workers' Compensation.