



SUPERIOR COURT OF CALIFORNIA, COUNTY OF KERN

VOLUNTARY LONG TERM DISABILITY INSURANCE – BENEFITS-AT-A-GLANCE

Eligibility	Active full-time Employees working a minimum of 60 hours per bi-weekly pay period
Benefit Percentage	60% of pre-disability earnings
Maximum Monthly Benefit	\$5,000 (non-taxable)
Minimum Monthly Benefit	\$100 (non-taxable)
Evidence of Insurability	None; if you apply for coverage during open enrollment and return your application to Human Resources no later than Thursday, October 2, 2008
Earnings Definition	Basic earnings, including retention incentive bonus and bilingual pay, but excluding overtime pay, or any other earnings
Elimination Period	3 months
Maximum Benefit Duration	
Age at Disability:	
Age 60 or less	60 Months
Age 61	48 Months
Age 62	42 Months
Age 63	36 Months
Age 64	30 Months
Age 65	24 Months
Age 66	21 Months
Age 67	18 Months
Age 68	15 Months
Age 69 and over	12 Months
Social Security Integration	Primary and Family
Definition of Disability	The inability to perform the duties of your own occupation for the first 24 months and any occupation thereafter
Pre-Existing Condition Limitation	If you receive treatment for a pre-existing condition in the 90 days preceding the effective date of your LTD coverage, there will be no coverage, for that condition only, until you have been covered by the policy for 12 consecutive months
Mental & Nervous Limitation	24 months lifetime
Substance Abuse Limitation	24 months lifetime
Survivor Income Benefit	Lump sum equal to 3 months of gross benefit
Portability	Coverage continues for 12 months after end of active employment
This is a summary of benefits only. Plan provisions and benefits are governed by the actual insurance policy.	