

## LONG TERM DISABILITY

**Long-Term Disability Insurance helps protect you from loss of income if an illness or injury prevents you from working for six months or more.**

**Open Enrollment for the Long Term Disability (LTD) Insurance Plan is March 1 through April 30, 2012**

During open enrollment eligible employees can enroll in the Plan and current participants can change Plan options. You don't need to re-enroll if you're already in, your coverage continues automatically. You're eligible to enroll if you're an excluded employee in a permanent position that's at least half-time. The monthly premiums are deducted from your paycheck.

- [Summary of Benefits](#)
- [Premiums](#)
- [Enrollment](#)
- [Long-Term Disability Claim Procedures](#)
- [FAQs](#)
- [The Standard - LTD Insurance Provider](#)
- For more information, contact [CalHR Benefits](#).

### Enrollment

**You may enroll in LTD:**

- Within 60 days of becoming newly eligible (e.g., moving into an excluded classification) and during open enrollment periods announced periodically by the State. You do not have to submit medical evidence of insurability during the open enrollment period.

**How to enroll in LTD:**

- Complete sections A, B, and C of the LTD [Enrollment Authorization Form](#) and return it to your department's Personnel Office for processing.
- Protecting your income is the key to maintaining your standard of living. Can you afford to be without it?

### Summary of benefits

The State of California Long-Term Disability Plan (LTD), offered through [Standard Insurance Company](#), provides:

**Replacement for a majority of your salary:** LTD supplements other income protection plans (like PERS Disability Retirement, and Social Security) to guarantee a monthly income of either up to 55% or 65% of your salary, depending on your selected plan, and a maximum of \$10,000 per month.

**A guaranteed minimum:** The plan provides a monthly payment of no less than 10% of your maximum LTD benefit, or \$100.00 per month whichever is greater - paid in addition to any other income.

**Extra money for your children's education:** While receiving LTD benefits, you'll receive \$100 per month up to 48 months in educational expenses for each of your children attending an accredited post-secondary school on a full-time basis through age 22.

**No offset for certain income:** Income from personal disability insurance or mortgage disability coverage does not reduce your monthly LTD benefit.

**Payments for partial disability:** If you are still able to perform your regular job for another employer but earn less than 80% of your former salary, you are eligible for LTD benefits.

**Additional child care expenses:** For the first 24 months of LTD benefit payments, you'll receive up to \$250 in child care expenses per child per month during rehabilitation up to a total of \$500.

**Rehabilitation Plan:** Unless you have a disability preventing you from participation, the plan prepares you to return to work. Once approved, The Standard may pay return to work expenses you incur, such as job search, training and education expenses.

**A survivor benefit if you die while receiving LTD benefits:** Three times your monthly LTD benefit will be paid to an eligible survivor should you die while receiving benefits.

**Tax Savings:** Your income benefits from the LTD Plan are tax-free.