

## About OCEA's Disability Plans

OCEA provides a Basic Disability Plan underwritten by Standard Insurance Company at no additional cost to all employees in regular or limited-term positions in OCEA-represented bargaining units in the County of Orange, the Fire Authority, the Superior Court, and the Law Library, regardless of whether or not you are an OCEA member. Basic Disability Plan benefit amounts coordinate with all other sources of income (including holiday pay, sick leave, annual leave, workers' compensation, retirement, and other disability benefits) received for the period of disability.

OCEA's Supplemental Disability Plans are voluntary plans underwritten by Standard Insurance that are **available to OCEA members only**. OCEA's Supplemental Disability Plans are designed to provide additional benefits in the event of a disability. Supplemental Disability Plan benefits amounts will be coordinated with all other sources of income (including holiday pay, sick leave, annual leave, workers' compensation, retirement, and other disability benefits) received for the disability period. The Supplemental Disability Plans are not available to extra-help employees or dependents.

**Supplemental Disability Plan—Level One** includes the benefits described for the Basic Disability Plan with an increased maximum benefits schedule beginning the 91<sup>st</sup> calendar day of disability (or when benefits begin, if later), and an increased maximum benefit period.

**Supplemental Disability Plan—Level Two** includes the benefits for the Basic Disability Plan and Supplemental Disability Plan—Level One with an increased maximum benefits schedule beginning the 21<sup>st</sup> calendar day of disability and continuing through the 90<sup>th</sup> calendar day of disability (or when benefits begin, if later).

## How to Enroll

Complete the Supplemental Benefits Enrollment Form Life & Disability and return it to OCEA.

## Eligibility and Enrollment

You may enroll within your first 31 days as an OCEA member or during the annual open enrollment period. If you enroll at any other time you must submit satisfactory evidence of insurability to Standard Insurance. You may download the forms from the OCEA website or you may contact OCEA.

Among other things, you must be an "active" employee (actually at work) on the date you enroll in the plan and on the date coverage would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

If you are on a leave of absence for a non-disability reason, the following rules apply depending on how long you have been on leave:

- **Leave of absence up to one year:** Both basic and supplemental disability insurance amounts you had before your leave of absence will remain in force during the first year. When you return to active employment your deductions for any supplemental amounts will be reinstated.
- **Leave of absence greater than one year:** After one year your disability coverage will be canceled. When you return to active employment you will be eligible to enroll in both the basic and supplemental plans. Provided enrollment is made timely, supplemental amounts include guarantee issue levels. Late enrollment requires Evidence of Insurability for all amounts of supplemental coverage, except during the annual enrollment period. In lieu of Evidence of Insurability during the annual enrollment period, an additional pre-ex limitation applies to Level One and Two, and a longer benefit waiting period applies to Level Two coverages.

## Late Enrollment

There are two ways for you to enroll in supplemental disability plans if you miss your initial enrollment opportunity as described on the following page.

**During OCEA's Annual Enrollment period.** The Annual Open Enrollment period allows you to elect to enroll in either Level One or Level Two benefits without providing Evidence of Insurability (EOI). However, you will be subject to a waiting period for pre-existing conditions\* for disabilities lasting more than 90 days. For further explanation, please see page 4.

**Outside of OCEA's Annual Enrollment period.** If you choose to enroll outside of the OCEA Open Enrollment Period you must successfully complete EOI before your coverage is effective. Once effective, you will still be subject to a waiting period for pre-existing conditions lasting more than 90 days as described above and on page 4.

\*A pre-existing condition means if you are disabled by an illness, condition or injury for which you have been treated during the three month period immediately preceding your enrollment that disability is not covered until you have been enrolled for 12 months on the Level One or Level Two disability plan.

## When Coverage Begins

For all of OCEA's supplemental benefits plans, the effective date of coverage will be determined by OCEA. OCEA will notify you of your effective date. Also, limitations on eligibility (as well as other limitations) may apply. For more specific information on eligibility, coverage dates, and other matters, see the *Enrollment Guidelines* section of this guide. For further information, contact OCEA at (714) 835-3355.

## How to File a Claim

Contact OCEA at (714) 835-3355 for a claim form.

## Benefit Waiting Periods/Estimated Costs

**If you are in an OCEA Bargaining Group which includes a H&W Contribution and apply during your Initial Enrollment Period**

	Monthly Benefit Payable			Benefit Period	Cost
	0-20 days	21-90 days	91+ days		
<b>Basic Disability Benefits</b>	Waiting Period	60% to \$1,080 max.	60% to \$900 max.	24 months max.*	No cost for H&W Units
<b>Supplemental Disability Plan – Level One</b>	Waiting Period	60% to \$1,080 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.038% of salary; max. \$86.50 monthly
<b>Supplemental Disability Plan – Level Two</b>	Waiting Period	60% to \$5,000 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.325% of salary; maximum \$110.42 monthly

**All disability benefits are coordinated with all other sources of income (including holiday pay, sick time and annual leave) and are subject to certain other benefit limitations.**

\* See last page for Maximum Benefit Period

## If enrollment is after your Initial Enrollment Period (i.e. Late Enrollment)

	Monthly Benefit Payable				Benefit Period	Cost
	0-20 days	21-60 days	61-90 days	91+ days		
<b>Supplemental Disability Plan - Level One</b>	Waiting Period	60% to \$1,080 max.	60% to \$1,080 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.038% of salary; max. \$86.50 monthly
<b>Supplemental Disability Plan - Level Two</b> (If disability occurs <b>during</b> the first 12 months of coverage under Level Two)	Waiting Period	60% to \$1,080 max.	60% to \$5,000 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.325% of salary; max. \$110.42 monthly
<b>Supplemental Disability Plan - Level Two</b> (If disability occurs <b>after</b> the first 12 months of coverage under Level Two)	Waiting Period	60% to \$5,000 max.	60% to \$5,000 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.325% of salary; max. \$110.42 monthly

## Non H&W Members (Add an additional \$8/month service charge to cover the cost of Basic disability benefits)

	Monthly Benefit Payable				Benefit Period	Cost
	0-20 days	21-60 days	61-90 days	91+ days		
<b>Supplemental Disability Plan - Level One</b> (If disability occurs <b>during</b> the first 12 months of coverage under Level One)	Waiting Period	Waiting Period	60% to \$1,080 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.038% of salary; max. \$86.50 monthly
<b>Supplemental Disability Plan - Level One</b> (If disability occurs <b>after</b> the first 12 months of coverage under Level One)	Waiting Period	60% to \$1,080 max.	60% to \$1,080 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.038% of salary; max. \$86.50 monthly
<b>Supplemental Disability Plan - Level Two</b> (If disability occurs <b>during</b> the first 12 months of coverage under Level Two)	Waiting Period	Waiting Period	60% to \$5,000 max.	60% to \$5,000 max.	Payable to age 62 max.*	Approx. 1.325% of salary; maximum \$110.42 monthly
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**All disability benefits are coordinated with all other sources of income (including holiday pay, sick time and annual leave) and are subject to certain other benefit limitations.**

**\* See last page for Maximum Benefit Period**

## ORANGE COUNTY EMPLOYEES ASSOCIATION HEALTH & WELFARE TRUST

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## Pre-Existing Condition

You may not be able to collect benefits beyond 90 days if your injury or illness is because of a pre-existing condition. A pre-existing condition is one in which a reasonably prudent person would have consulted a physician, received medical treatment, services or advice, undergone diagnostic procedures, including self-administered procedures, or taken medications in the 90-day period prior to your effective date. Please note that the pre-existing condition limitation only applies to disabilities which continue beyond 90 days.

For the **Basic Disability Plan**, disabilities which are not a result of a pre-existing condition are covered per the terms of the contract. Coverage for a pre-existing condition is not provided beyond 90 days if the disability begins during the first 12 months of your coverage. If the disability begins after you have been covered on the plan for more than 12 months, there is no pre-existing limitation.

For the **Supplemental Disability Plans** (Level One and Level Two) the pre-existing limitation is the same as the Basic Disability Plan unless you apply and are approved for this coverage after your initial eligibility date. In this case, the increase in benefits beyond the Basic Disability will be subject to the pre-existing condition limitation. Of course, disabilities which are not as a result of a pre-existing condition are covered per the terms of the contract for the Supplemental Disability Plans.

## About Your Disability Payments

The benefits you receive while disabled will not be subject to income tax as long as premiums are paid with after-tax dollars.

All benefits you receive will be coordinated with other sources of income, which will reduce the amount you receive during your disability. Other sources of income include, among others, annual leave, holiday pay, sick time, workers' compensation, Social Security benefits, work earnings while disabled, benefits received under other disability plans, and benefits received under any OCERS retirement plan.

## Cost of Coverage

The amount you pay through payroll deductions for your supplemental Disability Plan depends on your earnings and the plan you select. For OCEA members in OCEA Health & Welfare units, the rates are the percentages contained in the tables on the previous pages. If you are eligible for the Supplemental Disability Plans, but are not in an OCEA Health & Welfare unit, there is an \$8 monthly surcharge in addition to the percentages contained in the Cost of Coverage table.

Please refer to the relevant table in the *Supplemental Benefit Costs* section of this Benefits Enrollment Guide for details regarding your twice-monthly premiums.

While you are disabled, your disability plan will continue without payment of premiums as long as the LTD benefits are payable, **provided you are not receiving any payments from your employer**. However, if you are receiving payments from your employer, you must pay premiums in order for benefits to continue.

## Maximum Benefit Period

The maximum length of time you are eligible for benefits depends on your age when you become disabled.

Age when disability begins	Maximum Benefit Period
58 or younger	To age 62 or 3 yrs., 6 mos. if longer
59	3 yrs., 6 mos.
60	3 yrs.
61	2 yrs., 6 mos.
62	2 yrs.
63	1 yr., 9 mos.
64	1 yr., 6 mos.
65	1 yr., 3 mos.
66 or over	1 yr.