

## 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. The 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 benefit 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 91st 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 21st calendar day of disability and continuing through the 90th calendar day of disability (or when benefits begin, if later).

## How to Enroll

Complete the Supplemental Life & Disability Benefits Enrollment Form 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, the following rules apply depending on how long you have been on leave:

- **Leave of absence up to one year:** The Supplemental Disability Insurance coverage will remain in force for the first three months following the beginning of your leave of absence. When you return to active employment, if eligible, your coverage which was in force on the date you went on leave of absence and your deductions (if any) will automatically be reinstated. Deductions will begin the first payday you return to active status.
- **Leave of absence greater than one year:** After one year, your Supplemental Disability Insurance coverage will be canceled until you return to active employment. When you return to active employment you will be eligible to enroll in the Supplemental Disability Insurance Plan. Provided enrollment is made timely, buy-up coverage include guarantee issue levels. Late enrollment requires Evidence of Insurability for both levels.

## 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 disability benefit plans, the effective date of coverage will depend whether or not you

were required to complete an Evidence of Insurability (EOI) form. You are required to complete an EOI before coverage is effective when you apply more than 31 days after your initial eligibility date. When you are NOT required to complete the EOI then your effective date will be determined by OCEA and will usually be the first of the month following the date you submit your completed enrollment forms to OCEA. When you are required to complete an EOI, (anytime you apply more than 31 days after your initial enrollment period), then your effective date of coverage is the date your EOI was approved by The Standard even though premium deductions will not begin, usually, until the first day of the month following your approval. For more specific information, contact OCEA at (714) 835-3355.

**How to File a Claim**

To obtain a disability claim form, you may contact OCEA or download the form at [oceamember.org/disabilityclaimform](http://oceamember.org/disabilityclaimform).

**Evidence of Coverage and Disclosures**

The Evidence of Coverage and Disclosure Form is available online at [oceamember.org/sup-disability-eoc](http://oceamember.org/sup-disability-eoc).

**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; max. \$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**

These materials are for comparison purposes only. Plan participants will receive Summary Plan Descriptions, the terms of which shall prevail in the event of any conflict with these materials. Each plan is subject to modification at any time. (2024)

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> <small>(If disability occurs <b>during</b> the first 12 months of coverage under Level Two)</small>	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> <small>(If disability occurs <b>after</b> the first 12 months of coverage under Level Two)</small>	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> <small>(If disability occurs <b>during</b> the first 12 months of coverage under Level One)</small>	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> <small>(If disability occurs <b>after</b> the first 12 months of coverage under Level One)</small>	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> <small>(If disability occurs <b>during</b> the first 12 months of coverage under Level Two)</small>	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
<b>Supplemental Disability Plan - Level Two</b> <small>(If disability occurs <b>after</b> the first 12 months of coverage under Level Two)</small>	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; 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

### 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 that 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
<b>58 or younger</b>	To age 62 or 3 yrs., 6 mos. if longer
<b>59</b>	3 yrs., 6 mos.
<b>60</b>	3 yrs.
<b>61</b>	2 yrs., 6 mos.
<b>62</b>	2 yrs.
<b>63</b>	1 yr., 9 mos.
<b>64</b>	1 yr., 6 mos.
<b>65</b>	1 yr., 3 mos.
<b>66 or over</b>	1 yr.