

# Peralta Community College District

## Long Term Disability Benefit Highlights



Hartford Life

**Eligibility:** **Class 1:** Academic Members under age 60 with 5 or more years of credited California service under the State Teachers Retirement System.

**Class 2:** Probationary or permanent academic employees, classified employees, long term substitute employees, and employees assigned to a federally or state reimbursed program(s), provided the expenditure is funded by the federal or state agency.

**Elimination Period:** Benefit will begin after 90 Days of Disability

**Benefit Percentage:** 60% to a monthly maximum of \$5,000

**Benefit Duration:** Maximum duration of benefits table (applicable to Class 2 only):

Age of Disability	Prior to age 63	63	64	65	66	67	68	69 +
Duration of Payments	To normal retirement age* or 42 months if greater	36	30	24	21	18	15	12

\* Normal Retirement Age means the Social Security Normal Retirement Age as stated in the 1983 revision of the United States Social Security Act.

Maximum duration of benefits for Class 1 – Two Years

### 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.

### Travel Assistance Program

When you are traveling, unexpected emergencies can occur. Hartford Life has arranged through Worldwide Assistance Services, Inc., a 24-Hour toll-free emergency services line that helps employees, their spouses and dependents access emergency assistance worldwide, when traveling 100 miles or more from home. These services are provided at no additional cost as part of our Group Benefits portfolio.

Employees receive three kinds of service:

1. Emergency Medical Assistance
2. Emergency Personal Services
3. Pre-Trip Information

#### Ability Assist:

Ability Assist offers insured employees, claimants and their family members support that is easy to access and confidential. Counselors with a minimum of a master's degree in counseling are available via a dedicated toll-free telephone number 24 hours a day, 365 days a year.

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers