

VOLUNTARY SHORT TERM DISABILITY INSURANCE OVERVIEW

Prepared for the employees of County of San Diego

Short Term Disability (STD) Insurance Coverage

Eligibility	CIGNA STD – Employees NOT in CASDI Class I All active, Full-time Employees of the Employer who are classified as: EM - Executive Management employees EO - Elected Officials NA - Not Represented Administrators NE - Not Represented Executive employees UM or SD1 - Unclassified Management employees PM - Public Defenders – Management CS - County Counsel Supervisors CC - Deputy County Counsel AM - Child Support Program Attorney Supervisors AS - Child Support Program Attorneys DA - Deputy District Attorneys DI - District Attorney Investigators DM - District Attorney Investigators – Mid-management employees PD - Public Defenders CEM, MA - Confidential Management employees NS - Not Represented Support Management employees SD2 - San Dieguito River Park Management employees DS - Deputy Sheriffs SM - Sheriff’s Management employees NM - Not Represented Managers Regularly working a minimum of 20 hours per week.	
Weekly Benefit	Benefit Amount Maximum	Up to 60% of your weekly covered earnings \$1,500 per week
Elimination Period Benefit Duration Options	The latter of exhausting any accrued vacation days or a total of 7 days of disability from accident or sickness. Option 1: 3 Weeks Accident and 3 Weeks Sickness Option 2: 7 Weeks Accident and 7 Weeks Sickness Option 3: 12 Weeks Accident and 12 Weeks Sickness	
Benefit Reductions	Benefits will be offset by social security payments and any income received from the employer. Vacation balances must be exhausted prior to utilizing the benefit.	

Short Term Disability Plan Details & Features

Definition of Disability

Disability means that, solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your covered earnings from working in your regular occupation. We will require proof of earnings and continued disability.

Covered Earnings

Covered earnings means your wages or salary, not including bonuses, commissions and other extra compensation.

Earnings While Disabled

Benefits will be reduced for any week that benefits plus income from employment exceeds 100% of weekly covered earnings.

Pre-existing Conditions

Benefits are not payable for medical conditions for which you incurred expenses, took prescription drugs, received medical treatment, care or services (including diagnostic measures,) during the 3 months just prior to the most recent effective date of insurance.

Benefits are not payable for any disability resulting from a pre-existing condition unless the disability occurs after you have been insured under this plan for at least 12 months after your most recent effective date of insurance.

Cost

The cost of this insurance program is paid by you. The cost per \$10 of weekly covered benefit is shown below. *Costs are subject to change.*

Age	Rate per \$10 of Weekly Covered Benefit 3 week Duration (Option 1)	Rate per \$10 of Weekly Covered Benefit 7 week Duration (Option 2)	Rate per \$10 of Weekly Covered Benefit 12 week Duration (Option 3)
<50	\$0.481	\$0.786	\$0.912
50-54	\$0.481	\$0.786	\$0.912
55-59	\$0.534	\$0.875	\$1.013
60-64	\$0.622	\$1.019	\$1.180
65-69	\$0.685	\$1.118	\$1.295

Additional Plan Details & Features

Exclusions

This plan does not pay benefits for a disability which results, directly or indirectly, from any of the following: Suicide, attempted suicide, or whenever you injure yourself on purpose; war or any act of war, whether or not declared; active participation in a riot; commission of a felony; cosmetic surgery or medically unnecessary surgical procedures an injury or sickness for which you are entitled to benefits from Workers' Compensation or occupational disease law; the revocation, restriction or non-renewal of your license, permit or certification necessary for you to perform the duties of your occupation, unless solely due to injury or sickness otherwise covered by the policy.

In addition, we will not pay disability benefits for any period of disability during which you are incarcerated in a penal or corrections institution for any reason.

Plan Termination

Coverage terminates if the group policy is terminated, if you cease to be in active service, if you are no longer a member of an eligible class of employees, the day after the last date for which premium has been paid by you or the employer, or the date you become eligible for a plan of benefits intended to replace this coverage.

If you are disabled and receiving benefits under this plan, your benefits and coverage will continue until the expiration of your benefit period, or until you no longer qualify for benefits under the plan, whichever comes first.

When Coverage Takes Effect

Your coverage takes effect on the later of the program's effective date, the date you become eligible, the date we receive your completed enrollment form, or the date you authorize any necessary payroll deductions.

If you have to submit evidence of good health, your coverage takes effect on the date we agree, in writing, to cover you.

If you're not actively at work on the date your coverage would otherwise take effect, you'll be covered on the date you return to work.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of insurance are set forth in Group Policy No. VDT-961880. Please refer to your Certificate of Insurance or Summary Plan Description for more detailed information.

Coverage is underwritten by Life Insurance Company of North America, a Cigna company. "Cigna" and the Tree of Life logo are registered service marks of Cigna Intellectual Property, Inc. © Cigna 2015