

# City of Waco

Long Term Disability  
Effective: October 1, 2007

## Long Term Disability Insurance

100% Employer Paid

- Your benefits will begin 180 days following an accidental injury or sickness.
- Your monthly LTD benefits will be 50% of your monthly earnings, up to the maximum of \$9,000, less deductible sources of income. The minimum monthly benefit is the greater of 10% of your gross monthly benefit or \$100.
- Benefits from statutory plans, Social Security to you and your dependents, workers' compensation, and other sources are deductible sources of income.
- The benefit duration is up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 65, benefits are payable according to an age-based schedule.
- You are considered disabled when, because of injury or sickness, you are unable to perform the material and substantial duties of your regular occupation, you are under the regular care of a doctor and your disability results in a loss of income of at least 20%. After receiving benefits for 24 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience, and the disability results in a loss of income of a specified percentage determined by your plan.
- Your monthly benefit will not be reduced, during the first 12 months of disability payments, as long as your earnings plus the gross disability benefit does not exceed 100% of pre-disability monthly earnings.
- Our rehabilitation specialists work with doctors and other specialists to help you return to work. Benefits may be payable for vocational evaluation and retraining for a new occupation. If you are no longer able to perform your occupation, we may help you with job placement services, resume preparation and relocation services. Your participation in this rehabilitation program is required and could affect payment of benefits.
- Disabilities due to mental illness are limited to 24 months of benefits during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders (including drug and alcohol abuse), and/or adjustment disorders. Examples of self-reported symptoms include headache, pain, fatigue, stiffness, soreness, ringing in the ears, dizziness, numbness and loss of energy. The survivor benefit is three times your gross disability payment, in the event of your death and it is payable to your spouse or children under age 25.
- LTD exclusions - You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction. **LTD benefits will not be paid for a disability that begins during the first 12 months of coverage and is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, or prescribed drugs or medicines or followed treatment recommendations during the three months prior to your effective date of coverage. This provision also applies if you did not consult a physician when an ordinarily prudent person would have.**

***Benefits, provisions and exclusions may vary by state. Refer to the plan booklet for details.***

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan.

Group Disability coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support: 1-800-290-5903. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.