



Benefits at a Glance for Howard County Maryland**Group Policy # 647388****Effective Date November 1, 2009**

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by Howard County Maryland.

Eligibility

Eligible Employee

An active employee of the employer working at least 20 hours each week with 5 or more consecutive years of benefit eligible service and a citizen or resident of the United States or Canada. An eligible employee does not include a temporary or seasonal employee, a leased employee, an independent contractor or a full-time member of the armed forces.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the first day of the calendar month following the date they complete six months of county service.

Benefits

Monthly Benefit

60% percent of the first \$6,667 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$4,000

Minimum Monthly Benefit

\$100

Waiting Period Before Benefits Become Payable

180 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee's own occupation or the employee is unable to earn 80 percent or more of indexed predisability earnings when working in the employee's own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any gainful occupation for which the employee is reasonably fitted by education, training and experience, or working but unable to earn at least 60 percent of indexed predisability earnings in any occupation.

Maximum Benefit Period

If an employee becomes disabled before age 60, LTD benefits may continue until the longer of (a) the employee's Social Security Normal Retirement Age (SSNRA), or 5 years. If an employee becomes disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
60	5 years
61	4 years
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Incentive
- Reasonable Accommodation Expense Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Conversion of Insurance Provision
- Employee Assistance Program

This information is only a brief description of the group LTD insurance policy sponsored by Howard County Maryland. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.