



**Los Rios Community College District
Policy #800795**

<i>Eligibility</i>	All Active Full-time Employees who are certificated members with less than 5 years of credited service under the California State Teachers Retirement law working on permanent assignment of 50% or more (minimum of 12.5 hours per week) who are citizens or legal residents of the United States, its territories and protectorates, excluding board members, adjunct faculty, temporary, leased or seasonal employees.
<i>Benefit Percent</i>	66.67% of monthly earnings
<i>Maximum Benefit</i>	Monthly maximum benefit is \$12,000
<i>Elimination Period</i>	Benefits begin after 90 days of disability or the exhaustion of sick leave, whichever is greater.
<i>Benefit Duration</i>	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.
<i>Mental and Nervous Limitation</i>	24 Month Limitation
<i>Definition of Disability</i>	For the first 24 months, you are totally disabled when, as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way. You are partially disabled when you are not totally disabled and that while actually working in your usual occupation, as a result of sickness or injury you are unable to earn 80% or more of your indexed monthly pre-disability earnings.
<i>Assist America®</i>	If you or your family travel more than 100 miles from home or in a foreign country, for business or pleasure, Assist America's global network of professionals will provide a full range of emergency services 24 hours-a-day, 365 days a year. Some of these services include: medical consultation and evaluation by Western-trained, English-speaking physicians, hospital admission guarantee, emergency prescription services, legal services and lost luggage assistance. (Note that spouses traveling on business are not eligible.)
<i>Work Life-Balance, EAP®</i>	EAP helps employees deal with their problems by providing immediate assistance through an 800 number where professional counselors help with personal as well as legal issues. For more serious issues EAP counselors provide referral services, and they always follow up to make sure the issue has been resolved.

This plan highlight summary is provided to help you understand your insurance coverage from Unum. If the terms of this plan highlight summary and the policy differ, the policy will govern.