

**PORAC – Law Enforcement Employees
The Long Term Disability Program
Policy #61007-B**

“Protects Against Loss of Income if Disabled and Can’t Work . . . On and Off the Job!”

ARE BENEFITS GUARANTEED?	Funded first 5 years by the I & B Trust of PORAC with over 30 years experience <u>and</u> then fully insured by Standard Insurance Company.
% OF WAGES PROTECTED	\$5,000 per month (66 2/3% of \$7,500).
MAXIMUM BENEFIT PERIOD	<u>Safety Members: Lifetime</u> for both Accident & Illness <u>Non-Safety Members: 36 Months</u>
OWN OCCUPATION BENEFIT PERIOD	24 months following the 30/60 day waiting period.
WAITING PERIOD	<u>30 calendar days for Non-Industrial Disability</u> (60 calendar days for Industrial Disabilities).
FREEZE OF SICK LEAVE / WAIVER OF PREMIUM	After 60 days.
MINIMUM BENEFIT	\$200 per month while receiving sick leave for non-industrial disabilities. Nothing while receiving 4850 pay.
SICK LEAVE INTEGRATION BENEFIT	Receive 100% of base pay through use of 50% leave time and 50% LTD benefit.
COST OF LIVING BENEFIT (COLA) (Non-Industrial)	Increases LTD benefits up to 5% compounded annually. No maximum on benefit received. (COLA Benefit based on Consumer Price Index)
MENTAL & NERVOUS BENEFITS	<u>Safety Members:</u> 12 months per incident. <u>Non-Safety Members:</u> 6 months per incident.
MUSCULOSKELETAL & CONNECTIVE TISSUE DISORDERS	24 months for each period of disability.
DRUG & ALCOHOL BENEFITS	12 months lifetime.
PAYS BENEFITS DURING DISPUTED WORKER’S COMPENSATION CASES	After 30 days – 66 2/3% of wages to a maximum monthly benefit of \$5,000 (Repayable if determined to be industrial).
DISABILITY PENSION ADVANCE	Up to 66 2/3% of wages (max. \$5,000 per month benefit) may be advanced during retirement processing.
DEATH BENEFIT	\$50,000 Death Benefit
SURVIVORS BENEFITS	Dependents will receive benefits for 6 months.

**For a Certificate and Summary Plan Description, please contact
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