

## Central Washington School Employee Benefit Trust Benefits As of November 1, 2009

### CLASS 2: CLASSIFIED EMPLOYEES

<b>Long Term Disability Benefits</b>	
Benefits Begin:	Benefits begin after the greater of 90 days of disability or end of accumulated sick leave.
Benefit Replacement Percentage	66 2/3% of your basic monthly earnings (Does not include bonuses or overtime)
Maximum Monthly Benefit	\$9,200
Maximum Benefit Period	If you become disabled, as defined by the policy prior to age 61, benefits are generally payable to normal retirement age as currently defined by Social Security. Please see your certificate for complete details.
Minimum Monthly Benefit	The greater of \$100 or 10% of the gross monthly benefit
Definition of Total Disability	You are considered totally disabled if you are unable to do the material duties of your own occupation during the first 60 months of disability following the elimination period. Thereafter you must be disabled from any occupation that you are fitted for by reason of training, experience or education
Partial Disability Qualification	If you are working and because of a disability are earning less than 80% of what you were earning before you became disabled, you may qualify for a partial disability benefit.
Pre-existing Condition Exclusion	A pre-existing condition is one that exists 3 months prior to your effective date of LTD coverage. LTD benefits are not payable for any disability caused by a pre-existing condition, if the disability begins during the first 12 months of your coverage.
Exclusions & Limitations	No benefits are payable for losses due to intentional self inflicted injuries, war or any act of war, active participation in a riot, and committing or attempting to commit a felony. There is a 24 month mental/nervous benefit limitation.
Taxability	If the employer pays the premium for the LTD coverage, all benefits received are taxable.