



Washington Unified School District - Group Voluntary Short-term Disability Benefit Summary & Rates Sheet - Management & Confidential Employees Only

Carrier	Lincoln Financial Group
Effective Date	01/01/2018
Renewal Date	01/01/2020
Rate Guarantee	2 Years
Schedule of Benefits	
Eligible Employees	Active Management & Confidential Must work minimum 30 hours/week
Definition of Earnings	Weekly earnings, including commissions; excluding overtime pay & bonuses
Weekly Benefit	LFG will also offer 60% to match the CA SDI increase eff. 1/1/18
Monthly Rate per \$10 of weekly benefit	\$0.57 per \$10 of Weekly Benefit
Maximum Weekly Benefit	\$1,500
Minimum Weekly Benefit	\$10
Definition of Disability	Unable to perform own occupation
Elimination Period	Benefits begin on Day 8
Maximum Benefit Duration	26 weeks (includes elimination period)
Offsets	SSI, PERS, STRS
Return to work incentive	Included
Rehabilitation	Included
Recurrent Disability	14 days
Other additional features at no add'l cost	Survivor Benefit: 3 week gross benefit; 5% Rehab Assistance/Reasonable Accommodation Benefit; Portability; Waiver of Premium; Annual Guarantee Issue at OE (subject to pre-ex); 8-week C-Section Benefit; dovetails with VLTD <u>Integration w/EE Sick leave or salary continuation plan up to 100% benefit</u>
Limitations and Exclusions	
Pre-existing condition	12/12; Credit under prior payroll deducted policy will apply
Attempted Suicide	Excluded
Intentionally self-inflicted Injury or Sickness	Excluded
Participation in a riot or commission of or attempt to commit a felony	Excluded
War or Act of War (declared or not)	Excluded
Minimum Participation requirement	Greater of 15% or 10 lives

* CONFIDENTIAL - The information contained in this chart is intended for the exclusive use of the recipient in connection with the recipient's review of this proposal. The information described on this page is only intended to be a summary of your benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your Summary Plan Description (SPD) for a complete summary of your benefits. If the information on this page conflicts in any way with the Summary Plan Description (SPD), the contract provisions of the appropriate policy or plan document (available from your employer) will prevail.