

CITY AND COUNTY OF DENVER

**LONG TERM DISABILITY BENEFIT SUMMARY
JANUARY 1, 2004**

Eligibility	All active regular employees who has completed six full months of continuous uninterrupted employment and attained permanent employee status and who is working a minimum of 20 hours per week.
Benefit Percentage	If you are disabled, you may be eligible to receive up to 60% of your monthly salary to a monthly maximum of \$6,000
Minimum Monthly Benefit	\$100 per month
Benefit Waiting Period	You are eligible after 180 days of disability
Definition of Disability	During the benefit waiting period and own occupation period (24 months), you are considered disabled if you are unable to perform some or all of the materials duties of your regular occupation and suffer at least a 20% loss of income because of any illness or injury. After 24 months or during the Any Occupation Period, you are disabled if you are unable to perform with reasonable continuity the material duties of any occupation based on your education, training or experience and are not expected to earn at least 60% of your pre-disability earnings within 12 months.
Partial Disability	If you are partially disabled during the 180 days and return to work on a part-time basis after you have completed your elimination period, and unable to earn at least 80% of your predisability earnings in your own occupation you may be eligible for partial benefits.
Benefit Maximum	If you are disabled prior to age 60 benefits may be payable up to age 65. Disabilities occurring after age 60 will be paid in accordance with the Age Discrimination Employment Act.
Income Offset	If you are eligible to receive either social security or worker compensation benefits, or elect to receive your retirement benefits your income would reduce so that you would receive a total of 60% from all income.
Limitations	
Pre-Existing Conditions	If you have received medical treatment, consultation, care or service, including diagnostic measures, or taken prescribed drugs or medicines; or you had systems which an ordinarily prudent person would have consulted a health care provider for in the 3 months prior to your effective date of coverage; and the disability begins in the first 12 months after your effective
Mental Illness/Substance Abuse	Mental Disorders, substance abuse, other limited conditions, foreign residency and/or self reported disabilities (i.e. Chronic Fatigue Syndrome) will be limited to 12 months during your entire lifetime. If you are hospital confined due to a mental disorder the 12-month benefit period limitation will not apply.
Other Provisions	
Conversion	You can continue your life insurance if you terminate employment and apply for coverage within 31 days of termination date.
Survivor Benefit	If you die while receiving benefits and have been disabled for at least 180 consecutive days, Standard Insurance Company will pay a three-month lump sum benefit to your spouse or surviving dependents.
Temporary Recovery Days	If you temporarily recover from your disability and then become disabled again from the same cause or causes, you will not have to serve a new benefit waiting period if your recovery period during the Benefit Waiting Period did not exceed 30 days or during the Maximum Benefit Period exceed 180 days.
Reasonable Accommodation Benefit	Return to work in any occupation for any employer (excluding self-employment) and Standard will pay that employer for reasonable accommodations for expenses incurred up to \$25,000.
Premium Contribution	City & County of Denver pays 100% of the cost for your Long Term Disability Insurance

Note: This represents highlights for informational purposes only. Please refer to your certificate for complete details. The Master Contract contains all of the controlling provisions of this coverage.