



INVITATION TO NEGOTIATE
002-18
EMPLOYEE BENEFITS INSURANCE PLANS

ATTACHMENT 9

LONG TERM DISABILITY (LTD) BENEFIT
SUMMARY



Southwest Florida Water Management District

Long Term Disability Coverage

This is a brief explanation of a benefit plan Southwest Florida Water Management District provides All Active Full-Time Administrative Employees, giving you monthly income when you are disabled from an accident or illness. The amount you receive is based on your income.

Benefit Highlights

Waiting Period:	You will be eligible for coverage on the first of the policy month following date of hire
Elimination Period:	90 days
Benefit Percentage:	60%
Maximum Monthly Benefit:	\$10,000
Definition of Disability:	Own Occupation To age 65
Pre-Existing Exclusion:	Coverage at initial eligibility period is subject to a 3/12 pre-existing conditions exclusion
Mental Illness & Substance Abuse:	Long-Term disability benefits for mental illness and substance abuse are limited to 24 months unless hospital confined.

Long Term Disability Insurance

Other Program Provisions

Definition of Disability

Own Occ/Any Occ: During the elimination period and to age 65. Disabilities that would prevent you from performing one or more of the essential duties of your own occupation. After age 65, disabilities that would prevent you from doing one of more of the essential duties of any occupation.

Integration

Long Term Disability benefits will be reduced by certain other income you or your dependents receive such as Social Security Benefits, Retirement Benefits and Workers' Compensation.

Pre-Existing Conditions

No benefit will be payable for any disability that is due to, contributed to, or results from a pre-existing condition, unless such disability begins:

- After the last day of 3 consecutive months while insured during which you receive no medical care for the pre-existing condition; or
- After the last day of 12 consecutive months during which you have been continuously insured under this policy.

Pre-Existing Condition means:

- Received medical treatment or consultation; or
- Taken or were prescribed drugs or medicine; or
- Received care or services, including diagnostic measures



General Exclusions

We will not pay for benefits for any time you are confined to any facility because you were convicted of a crime or public offense.

We do not cover, and no benefit shall be paid for any disability:

1. war or any act of war, or while serving in the armed forces of any country or international authority;
2. attempted suicide or intentional self-inflicted injury, while sane or insane; or
3. your active participation in a riot or insurrection; or
4. your voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation; or
5. injury occurring while intoxicated; or
6. elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by an injury or treatment of a sickness; or
7. your acting as an organ donor.

No benefits are payable for any period of disability during which you are incarcerated in a penal or correctional facility for a period of [30] or more consecutive days.

Renewability

This coverage is optionally renewable at the discretion of your Employer.

Important Note:

This benefit summary provides a very brief description of Florida Combined Life's insurance products. This is not an insurance policy, only the actual provisions of an issued policy control. Florida Combined Life's policies set forth the rights and obligations of covered persons and Florida Combined Life.

Please read your insurance documents carefully. Should you have any questions, contact your group administrator.



Southwest Florida Water Management District

Long Term Disability Coverage

This is a brief explanation of a benefit plan Southwest Florida Water Management District provides All Other Active Full-Time Employees, giving you monthly income when you are disabled from an accident or illness. The amount you receive is based on your income.

Benefit Highlights

Waiting Period:	You will be eligible for coverage on the first of the policy month following date of hire
Elimination Period:	90 days
Benefit Percentage:	60%
Maximum Monthly Benefit:	\$10,000
Definition of Disability:	Own Occupation 24 months
Pre-Existing Exclusion:	Coverage at initial eligibility period is subject to a 3/12 pre-existing conditions exclusion
Mental Illness & Substance Abuse:	Long-Term disability benefits for mental illness and substance abuse are limited to 24 months unless hospital confined.

Long Term Disability Insurance

Other Program Provisions

Definition of Disability

Own Occ/Any Occ: During the elimination period and for 24 months after disabilities that would prevent you from performing one or more of the essential duties of your own occupation. After the 24 months, disabilities that would prevent you from doing one of more of the essential duties of any occupation.

Integration

Long Term Disability benefits will be reduced by certain other income you or your dependents receive such as Social Security Benefits, Retirement Benefits and Workers' Compensation.

Pre-Existing Conditions

No benefit will be payable for any disability that is due to, contributed to, or results from a pre-existing condition, unless such disability begins:

- After the last day of 3 consecutive months while insured during which you receive no medical care for the pre-existing condition; or
- After the last day of 12 consecutive months during which you have been continuously insured under this policy.

Pre-Existing Condition means:

- Received medical treatment or consultation; or
- Taken or were prescribed drugs or medicine; or
- Received care or services, including diagnostic measures



General Exclusions

We will not pay for benefits for any time you are confined to any facility because you were convicted of a crime or public offense.

We do not cover, and no benefit shall be paid for any disability:

1. war or any act of war, or while serving in the armed forces of any country or international authority;
2. attempted suicide or intentional self-inflicted injury, while sane or insane; or
3. your active participation in a riot or insurrection; or
4. your voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation; or
5. injury occurring while intoxicated; or
6. elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by an injury or treatment of a sickness; or
7. your acting as an organ donor.

No benefits are payable for any period of disability during which you are incarcerated in a penal or correctional facility for a period of [30] or more consecutive days.

Renewability

This coverage is optionally renewable at the discretion of your Employer.

Important Note:

This benefit summary provides a very brief description of Florida Combined Life's insurance products. This is not an insurance policy, only the actual provisions of an issued policy control. Florida Combined Life's policies set forth the rights and obligations of covered persons and Florida Combined Life.

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