

Enrollment at a glance

A guide to your plan basics

CSAC Excess Insurance Authority County of Yuba, Account 58

Taking advantage of insurance offered at the workplace just makes sense.

Disability Income coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. **Long Term (Monthly) Income Benefits** help provide you financial support that will fill the gap between expenses and income for an extended period of disability.

Long Term Disability (Monthly) Income Benefits																																																			
Eligibility	Class 1: Active Management or Confidential Unit employees.																																																		
For You	Your employer provides a base amount of coverage to all eligible employees, which replaces up to 66.67% of your eligible income during disability following a waiting period.																																																		
Benefits	<ul style="list-style-type: none"> • Minimum Benefit = Greater of \$100 or 15% of your gross monthly benefit • Maximum Benefit = \$6,000 • Benefit Waiting Period = 90 days 																																																		
Maximum Period of Payment	<table border="0"> <thead> <tr> <th>Age at Disability</th> <th>Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>Less than age 61.....</td> <td>to age 65</td> </tr> <tr> <td>61 but less than 62.....</td> <td>48 months</td> </tr> <tr> <td>62 but less than 63.....</td> <td>42 months</td> </tr> <tr> <td>63 but less than 64.....</td> <td>36 months</td> </tr> <tr> <td>64 but less than 65.....</td> <td>30 months</td> </tr> <tr> <td>65 but less than 66.....</td> <td>24 months</td> </tr> <tr> <td>66 but less than 67.....</td> <td>21 months</td> </tr> <tr> <td>67 but less than 68.....</td> <td>18 months</td> </tr> <tr> <td>68 but less than 69.....</td> <td>15 months</td> </tr> <tr> <td>69 and over.....</td> <td>12 months</td> </tr> </tbody> </table> <p>*Your normal retirement age is your retirement age under the Social Security Act where retirement age depends on your year of birth, as follows:</p> <table border="0"> <thead> <tr> <th>Year of Birth</th> <th>Social Security Retirement Age</th> </tr> </thead> <tbody> <tr> <td>Before 1938</td> <td>65</td> </tr> <tr> <td>1938</td> <td>65 and 2 months</td> </tr> <tr> <td>1939</td> <td>65 and 4 months</td> </tr> <tr> <td>1940</td> <td>65 and 6 months</td> </tr> <tr> <td>1941</td> <td>65 and 8 months</td> </tr> <tr> <td>1942</td> <td>65 and 10 months</td> </tr> <tr> <td>1943-1954</td> <td>66</td> </tr> <tr> <td>1955</td> <td>66 and 2 months</td> </tr> <tr> <td>1956</td> <td>66 and 4 months</td> </tr> <tr> <td>1957</td> <td>66 and 6 months</td> </tr> <tr> <td>1958</td> <td>66 and 8 months</td> </tr> <tr> <td>1959</td> <td>66 and 10 months</td> </tr> <tr> <td>After 1959</td> <td>67</td> </tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	Less than age 61.....	to age 65	61 but less than 62.....	48 months	62 but less than 63.....	42 months	63 but less than 64.....	36 months	64 but less than 65.....	30 months	65 but less than 66.....	24 months	66 but less than 67.....	21 months	67 but less than 68.....	18 months	68 but less than 69.....	15 months	69 and over.....	12 months	Year of Birth	Social Security Retirement Age	Before 1938	65	1938	65 and 2 months	1939	65 and 4 months	1940	65 and 6 months	1941	65 and 8 months	1942	65 and 10 months	1943-1954	66	1955	66 and 2 months	1956	66 and 4 months	1957	66 and 6 months	1958	66 and 8 months	1959	66 and 10 months	After 1959	67
Age at Disability	Maximum Benefit Period																																																		
Less than age 61.....	to age 65																																																		
61 but less than 62.....	48 months																																																		
62 but less than 63.....	42 months																																																		
63 but less than 64.....	36 months																																																		
64 but less than 65.....	30 months																																																		
65 but less than 66.....	24 months																																																		
66 but less than 67.....	21 months																																																		
67 but less than 68.....	18 months																																																		
68 but less than 69.....	15 months																																																		
69 and over.....	12 months																																																		
Year of Birth	Social Security Retirement Age																																																		
Before 1938	65																																																		
1938	65 and 2 months																																																		
1939	65 and 4 months																																																		
1940	65 and 6 months																																																		
1941	65 and 8 months																																																		
1942	65 and 10 months																																																		
1943-1954	66																																																		
1955	66 and 2 months																																																		
1956	66 and 4 months																																																		
1957	66 and 6 months																																																		
1958	66 and 8 months																																																		
1959	66 and 10 months																																																		
After 1959	67																																																		
Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Note that all benefits are subject to change.																																																			

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage, policy form HP08GP (may vary by state). Underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies.

(v. 04/30/2014) Group #31640-7, Acct # 58, 07/22/2015