

City of San Diego

Employees'
Long-Term
Disability
Income Plan



Employees' Long-Term Disability Income Plan



Summary Plan Description

This handbook contains an explanation of important features of the Long-Term Disability Income Plan. The Summary Plan Description is not intended to modify or replace the Plan official document.

If any questions arise with respect to your rights under the Plan, the official Plan Document, not this handbook, will go and determine your rights. A copy of the Plan Document is available in the City Clerk's Office.



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General Information

Introduction

The Long-Term Disability Income Plan was established on September 4, 1981 for the purpose of providing income to eligible employees while disabled as a result of injury, illness, or pregnancy.

Long-Term Disability Income Plan Summary

Long-Term Disability (LTD) is an income replacement plan which provides you with an income of 70% of your biweekly earnings. In order to qualify for LTD benefits, you must be medically certified as disabled from performing the duties of your regular occupation and unable to perform light duty. After the first 12 months, LTD benefits are continued if you are medically certified as totally disabled from any gainful employment.

Following the date of your disability, you must serve an elimination period of 30 calendar days. Benefits will begin on the 31st day following your date of disability and are paid biweekly. Your flexible benefits will also be covered as outlined on page 6.

Amendments to the Long-Term Disability Income Plan

The following benefit revisions apply to disabilities beginning on or after July 1, 1994:

1. The LTD Plan does not provide coverage if:
 - a. your disability is caused by employment with the City of San Diego unless 12 months (2,080 hours) of Industrial Leave coverage has been exhausted. LTD coverage will then be approved for a maximum period of 12 months while you are medically certified as unable to engage in any gainful employment; or
 - b. your disability is for a mental or nervous/stress disorder including any physical symptoms resulting from a mental or nervous/stress disorder.
2. After two years of LTD coverage, your City health insurance will no longer be paid by the LTD fund. You will be referred to COBRA for health insurance coverage.

Special Terms What They Mean

Administrator shall mean the City Manager or Designee.

Basic Biweekly Earnings shall mean the basic biweekly salary in effect on the date the employee is removed from work due to his/her disability or due to any recurrence of his/her disability. This includes deferred compensation, extra compensation for night or unusual schedule work shifts, motorcycle pay, bilingual pay, and educational incentive pay. It excludes overtime, bonuses, and all other extraordinary compensation.

City means the City of San Diego.

COBRA means the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended. This Federal law requires the City of San Diego to offer employees and their dependents the opportunity for a temporary extension of health coverage at group rates in instances where coverage under the Plan would otherwise end upon termination.

Coverage is when you are eligible to participate in the LTD Plan.

Disability Benefits Formula is 70% of your basic biweekly salary, less taxes and all other applicable income benefits while totally disabled.

Disability Date is the first day you become totally disabled subject to medical disablement certification.

Elected Officers are the Mayor of the City, the Councilmembers and the City Attorney.

Elimination Period is the 30 calendar days following your disability date until the date benefit payments commence.

If a participant attempts to return to work during the waiting period, the participant may work five days for each waiting period without having to renew the waiting period.

Filing Deadline means that a written application for benefits must be **received no later than 60 calendar days from the date of disability**. The Attending Physician's Statement can be submitted beyond the 60-day filing deadline.

EXCEPTION: The 60-day filing deadline may be waived providing a Workers' Compensation claim is filed within 60 days of your date of disability.

Participant means an eligible City employee who is covered by the Plan.

Participation shall continue as long as a participant remains an eligible employee. Participation will cease upon termination of employment or absence of more than 30 days unless such termination or leave of absence is due to total disability.

Plan means City of San Diego Employees' Long-Term Disability Income Plan.

Physician for the purposes of certifying a disability, physician means a person who is licensed to practice medicine and surgery as a doctor of medicine (M.D.), or as a doctor of osteopathy (D.O.). For the purpose of treating a disability, physician shall include a person licensed to practice as a dentist, podiatrist, chiropractor, clinical psychologist or optometrist.

Total Disability means an employee who is medically certified by a licensed physician as unable to perform any and/or all of the duties of his/her present occupation during the 12 months following the date of disability. After 12 months of disability, the employee must be unable to engage in any gainful employment for which he/she becomes reasonably fitted by education, training or experience.

Eligibility Requirements

You are eligible to participate in the LTD Plan providing you meet the following requirements:

1. You are a City of San Diego employee in a permanent or limited position. You have a standard number of employment hours each biweekly period, i.e., 80.0, 60.0, 40.0, 20.0 hours.
2. If you were hired on or before September 3, 1981, actively at work performing full duties, and service has been continuous in that employment status, you are automatically eligible to participate. Hourly and provisional employees are excluded.
3. If you were hired on or after September 4, 1981, you can participate in the Plan following 12 consecutive months of eligible employment from your date of hire. Hourly and provisional employees are excluded.

NOTE: The employment eligibility period of 12 months is waived for job-related disabilities occurring prior to July 1, 1994.

4. You are medically certified as disabled during the 30-day elimination period.
5. You are either a General or Safety employee of the San Diego City Employees' Retirement System (SDCERS), an Elected Officer or an Unclassified employee.

Application for Benefits

You can obtain the required application forms from the LTD Program by calling 236-6100 or 236-5968. You should apply for benefits as soon as you become aware your doctor has disabled you for over 30 days.

You do not automatically receive LTD benefits. Your claim must first be reviewed and approved by the LTD Administrator. You will be advised of the status of your claim by the LTD Administrator. If your LTD application is incomplete, you will have an opportunity to provide the requested information.

Filing Requirements

The LTD application consists of four parts:

1. Authorization For Release Of Information (D-1)

2. Employee Statement (D-2)
3. Other Income Benefit Questionnaire (D-3)

These three sections should be filed with the LTD Administrator, Risk Management Department, 1200 Third Avenue, Suite 1000, San Diego, CA 92101, M.S. 51B.

4. Attending Physician's Statement

The Attending Physician's Statement should be completed by your treating physician and forwarded to the LTD Administrator at the address above.

60-Day Filing Deadline

To qualify for LTD coverage, your application should be submitted to the LTD Administrator within 60 calendar days of your disability date. If you are uncertain of your eligibility, you should contact the LTD Program at 236-6100 or 236-5968.

EXCEPTION: The 60-day filing deadline will be waived providing a Workers' Compensation claim is filed within 60 days of your date of disability.

30-Day Elimination Period

You must serve an elimination period of 30 calendar days following the date you first become totally disabled (during which time you do not work). Benefit coverage begins on the 31st day following your date of disability. LTD benefits are not payable during the elimination period. During the elimination period, you may be eligible for:

1. Annual Leave;
2. Family and Medical Leave (page 8);
3. Pregnancy Disability Leave (page 9); or
4. Catastrophic Leave (page 10).

Medical Disablement Certification

You are responsible for obtaining the Attending Physician's Statement(s) for medical certification of your disability, at no cost to the City. The standardized LTD Attending Physician's Statement, included in the application package, should be utilized.

Federal and State Withholding

LTD benefits provide you with an income of 70% of your biweekly earnings. Federal and state income tax will be withheld based on your W-4 Withholding Allowance Certificate on file with the City Auditor. A Medicare tax of 1.45% will be withheld for those employees hired after April 1, 1986. Other income you receive may reduce your LTD benefit. Other income benefits are listed on page 10.

Flexible Benefits

1. Flexible benefits will be paid up to a maximum of one year. (Your flexible benefits will be paid up to a maximum of one year of combined industrial leave and/or LTD benefits, if applicable.) After the first year of coverage, only your health and life insurance premiums will be paid for the duration of your disability in accordance with Plan provisions.
2. If your date of disability begins on or after July 1, 1994, your flexible benefits will be paid up to a maximum of one year. After your first year of coverage, only your health and life insurance premiums will be paid for a maximum of one additional year. You will then be referred to COBRA which provides you and your dependents the temporary extension of health coverage at group rates.
3. Dependent health, dental/medical/vision, dependent care, and voluntary life insurance premiums are automatically deducted from your LTD payment if there are sufficient funds.

NOTE: No deductions are withheld for Supplemental Pension Savings Plan (including loan payments), City Employees' Retirement, 401(k) (including loan payments), Deferred Compensation, credit union loans and union dues.

Payment of Benefits

You can expect to receive your LTD payment on, or about, normal City-scheduled paydays. Your LTD payment can be electronically deposited into your account at any bank or financial institution. If you do not elect direct deposit, the payment will be mailed to you. Any change of address should be promptly reported in writing to the LTD office.

Special Dismemberment Benefits

LTD benefits may be payable up to a maximum period of 30 months if an eligible employee suffers the severance of both entire hands, feet, sight of both eyes, or one entire hand and foot.

LTD benefits may be payable up to a maximum period of six months if an eligible employee suffers the loss of one hand, one foot, or one eye.

Duration of Benefits

LTD benefits are payable beyond the 12 month period providing you are medically certified as totally disabled from all gainful employment for the length of time specified below. (The duration of benefits table outlined below does not apply to job-related claims with disabilities beginning after July 1, 1994 or dismemberment.)

Age at Disability	General Employees	Safety Employees	Elected Officers
54 or younger	To age 65	To age 55	To age 60
55 through 59	To age 65	(1)	To age 60
60 or younger	To age 65	(1)	(2)
61 through 65	5 years	5 years	5 years
66	4 years	4 years	4 years
67	3.5 years	3.5 years	3.5 years
68	3 years	3 years	3 years
69	2.5 years	2.5 years	2.5 years
70	2 years	2 years	2 years
71	1.75 years	1.75 years	1.75 years
72	1.5 years	1.5 years	1.5 years
73	1.25 years	1.25 years	1.25 years
74 or older	1 year	1 year	1 year

- (1) Participant under San Diego City Employees' Retirement System (SDCERS) – benefits under SDCERS Plan will become payable and no benefits will be payable under the LTD Plan.
- (2) Participant in Elected Officers' Retirement Plan (EORP) – benefit equal to the EORP service benefit. Non Participant in EORP – benefit equals 70% of basic biweekly earnings, less EORP benefits had they been a member.

Pregnancy Claims

Pregnancy claims must meet the same criteria as all other disabilities. In the majority of cases, the date of delivery is established as the date of disability.

If secondary, complicating medical conditions arise during your pregnancy which disable you from working, medical certification describing your medical condition must be provided.

Benefits are payable based on medical certification and following the required 30-calendar day elimination period during which time you do not work. Benefit payments begin on the 31st day following your date of disability.

Benefits cease following a six week recovery period for a normal delivery and an eight week recovery period for a Caesarean section delivery.

NOTE: The above does not imply that LTD benefits are payable for six full weeks or eight full weeks. No benefits are payable for any non-medical certification period or during the 30-calendar day elimination period.

Family and Medical Leave Under FMLA and CFRA

The following is a brief summary of your rights as an employee under the federal Family and Medical Leave Act (FMLA) and the California Family Rights Act (CFRA) as they pertain to the LTD program. For more detailed information, see the City's Family and Medical Leave Policy and forms.

Benefits: FMLA and CFRA authorize up to 12 workweeks of unpaid, job protected leave per 12 month period for certain family and medical reasons. The law protects you from losing your employment status while on a qualified leave due to your own illness or the illness of immediate family members. Although FMLA and CFRA provide for unpaid leave, the City allows you to use available annual, sick, and other types of leave during FMLA/CFRA absences. All FMLA/CFRA eligible absences count as part of your 12 workweek entitlement, including annual leave, leave without pay, Industrial Leave, Workers' Compensation, and LTD. Accordingly, if your LTD absence meets the qualifying criteria under FMLA/CFRA, your LTD absence will count toward your 12 workweek allotment and begin the 12 month eligibility period. The City of San Diego is required to provide you with group health coverage during FMLA/CFRA leave and guarantee your return to the same or similar job. Additionally, if your absence meets the qualifying criteria under FMLA, it will count toward your 12 week FMLA allotment, even if it does not qualify for LTD.

Eligibility: To be eligible for FMLA/CFRA leave, you must have been employed by the City of San Diego for at least 12 months and have worked at least half-time (1040 hours) during the past year.

Reasons for FMLA/CFRA Leave: Employees may take FMLA/CFRA leave for any of the following reasons:

- To care for your child after birth, or placement for adoption or foster care;
- To care for your spouse, child, stepchild or foster child under 18, adult dependent son or daughter, or parent who has a serious health condition; or
- For a serious health condition that makes you unable to perform your job.

Generally, a condition that meets the requirements of the LTD program will also qualify as a serious health condition under FMLA and CFRA.

FMLA and CFRA run concurrently for a total of 12 workweeks of leave, except where the leave is due to disability caused by pregnancy, childbirth, or a related medical condition. Under the Pregnancy Disability Act (PDA), California law provides up to four months of additional unpaid leave for pregnancy or childbirth related disability. That leave is not counted as part of the 12 workweeks of leave provided by CFRA.

Under CFRA, family care leave for the birth of a child may be taken in addition to a maximum of four months of pregnancy disability leave under the Pregnancy Disability Act.

Pregnancy Disability Act

The Pregnancy Disability Act authorizes up to four months of unpaid pregnancy disability leave (if annual leave not available). You are considered “disabled by pregnancy” (including childbirth) when, in the opinion of your health care provider, you are unable to perform any one or more of the essential functions of your job or to perform these functions without undue risk to yourself, the successful completion of your pregnancy, or to other persons. You are also considered to be disabled by pregnancy if you are suffering from severe morning sickness or need to take time off for prenatal care. The law protects your employment status while on a qualified leave for up to four months. There is no length of service requirement before an employee disabled by pregnancy

is entitled to a pregnancy disability leave. The Pregnancy Disability Act does not require employers to provide group health insurance coverage. However, since FMLA runs concurrently with PDA, you will be covered by the City's health insurance coverage for 12 of the 16 weeks.

Catastrophic Leave

The City's Catastrophic Leave Plan allows City employees to assist other City employees who face extended leaves without pay due to a catastrophic occurrence in their lives. A catastrophic occurrence is defined as any event that would qualify under the Family Medical Leave Act as determined by the City Manager.

Requests to establish a Catastrophic Leave Bank are processed through Labor Relations. For further information regarding this Plan, please contact your Payroll Specialist.

Unpaid Leave of Absence

A leave of absence of 30 days or more may be requested by submitting a Request for Special Leave Without Pay to your division/department head for approval by the Civil Service Commission. You can obtain this form from your department payroll specialist. For further information, please contact your department's assigned personnel liaison.

Other Income Benefits

Your Long-Term Disability benefits will be reduced by other income benefits you receive or are entitled to receive including:

- 100% of the primary and family insurance amount under the Federal Social Security Act or Railroad Retirement Act;
- any group policy of accident and health insurance providing benefits for loss of time from employment because of disability which has been provided by the City or any other employer or with respect to which the City or any other employer shall have made payroll deductions;
- any plan providing benefits for loss of time from employment because of disability pursuant to any benefit act or law;
- any disability benefit under a retirement program to which the City or other employer makes contributions;

- government-sponsored plans, such as Veterans Administration, armed forces, and similar programs providing income replacement or disability benefits relevant to the current disabling condition;
- any service retirement benefit under a retirement program to which the City makes contributions;
- any Workers' Compensation Temporary Total Disability, Vocational Rehabilitation, Industrial Leave, short-term disability and sick leave income; (Workers' Compensation Permanent Disability income is not considered as other income benefits for offsetting purposes.)
- all other earnings from employment, or self-employment; and
- payoffs such as sick leave, annual leave, compensatory time, and pay-in-lieu of vacation paid prior to an effective retirement date.

NOTE: Third party disability insurance, such as disability insurance policies with the Credit Union, are not considered other income benefits for LTD offsetting purposes.

You may be requested to furnish the LTD Administrator with satisfactory information and/or documentation as to the amount you are receiving or are entitled to receive from any other income benefit source. In the event the requested information is not provided, or you provide erroneous or misleading information, the LTD Administrator has the authority to withhold, correct, or adjust benefit payments based upon the facts or data available.

Return to Work Incentives

If you return to work on a limited basis as part of a plan of rehabilitation recommended and supervised by a licensed physician, only 50% of the wages you receive will be considered in determining other income benefits.

Example:

Your gross biweekly salary is \$1120.00 based on an 80 hour biweekly work schedule and you return to work part-time (40 hours biweekly).

Gross LTD biweekly benefit rate (\$1120.00 x 70%) ..	\$ 784.00
LESS 50% of part-time earnings (\$560.00 x 50%)	- 280.00
Gross LTD benefit payable	<u>\$ 504.00</u>
Part-time earnings (40 hrs.)	\$ 560.00
LTD benefit	+ 504.00
Gross biweekly income.....	<u><u>\$1064.00</u></u>

Pre-Existing Conditions

A pre-existing condition is defined as any disability for which you received medical treatment within six months prior to your effective date of LTD coverage. This includes any disability which is caused or contributed to, by a pre-existing condition, or by a medical or surgical treatment for a pre-existing condition.

If your disability is pre-existing as described above and you were hired on or after September 4, 1981, you will participate in the LTD Plan after serving an **additional 12 consecutive months** from the date you were first covered **for that condition**.

If you were hired on or before September 3, 1981, and there has not been a break in service, the pre-existing condition limitation **does not apply**. You are eligible to receive benefits under the LTD Plan immediately and all conditions are covered automatically.

Limitations

1. Benefits are payable for a maximum of 12 months following your date of disability or a maximum of 12 aggregate months for recurrent conditions if you are disabled from performing the duties of your regular occupation for that same condition.
 - a. Recurrent conditions means if you are totally disabled as defined in the LTD Plan, return to full duty with the City of San Diego, and again become totally disabled for the same condition.
 - b. If you become disabled due to a recurrent condition and your second period of disability occurs within 12 months from the date you return to work, you do not have to repeat the 30-calendar day elimination period.
 - c. If your second period of disability occurs after 12 months from the date you return to work, you do have to repeat the 30-calendar day elimination period.
2. Benefits may continue to be payable after the first 12 months if you are medically certified as totally disabled from engaging in any gainful employment for which you become reasonably fitted by education, training, or experience. The duration of benefits will depend on your age and nature of your disability. Please refer to page 7.

Benefit Exclusions

Coverage is not provided for:

1. benefit accruals, if any, during eligibility, light duty status, elimination period, or any period when other income exceeds the 70% ceiling limit;
2. while a disabled employee is outside the continental limits of the United States, Hawaii, Alaska or Canada, unless the employee returns, upon request, for physical evaluation and disability certification;
3. any period of disability when an employee is confined in any penal or correctional institution as a result of a conviction for a criminal offense;
4. any total disability caused by:
 - a. war, whether declared, or undeclared, or any act of war;
 - b. intentionally self-inflicted injury of any kind, while sane or insane; or
 - c. participation in, or in consequence of having participated in the commission of a felony;
5. any disability beginning on or after July 1, 1994 caused by employment with the City of San Diego unless a period of 12 months (2,080 hours) of Industrial Leave coverage has been exhausted for such disability. LTD coverage will then be approved for a maximum period of 12 months while you are medically certified as totally disabled from engaging in any gainful employment as reasonably fitted by education, training or experience; or
6. any disability beginning on or after July 1, 1994 caused by mental or nervous/stress disorders including any physical symptoms resulting from mental or nervous/stress disorders.

Accumulated Leave

While you are receiving LTD benefits, you are considered to be in a non-pay status for payroll purposes. Consequently, you do not earn annual leave credit.

You may elect to use your accumulated leave credits, subject to departmental approval, in lieu of receiving LTD benefits. Your election to retain the use of leave time in lieu of LTD benefits shall count toward your 12 months of LTD eligibility. You will be requested to sign a form acknowledging that you are eligible to receive LTD benefits, but prefer to use your accumulated leave credits.

If you elect to substitute LTD benefits for leave taken, the Plan Administrator shall take necessary action to have the leave time taken reimbursed at the rate of 70%. You will be requested to sign a form as to your selection of LTD benefits within 10 days of the notification. If no response is received within the 10 day period, the LTD Administrator will assume you wish to retain the use of leave in lieu of LTD benefits.

The option to elect substitution of LTD benefits for leave taken does not apply unless you have filed an application for LTD benefits and your claim has been approved. Under no circumstances can you use accumulated leave credits and receive LTD benefits simultaneously.

Industrial Leave

If your disability is work-related, you may be eligible for Industrial Leave. The City's Industrial Leave Program pays 100% of your salary while you are disabled from working. To apply, you and your physician must complete City Form RM-1634 within 24 hours of your date of disability.

Since Industrial Leave pays 100% of your salary, no LTD benefits would be paid. Industrial Leave runs concurrent with your eligibility for LTD benefits.

A revision to the LTD Plan allows coverage for job-related disabilities occurring on or after July 1, 1994 only after 12 months (2,080 hours) of Industrial Leave has been exhausted. LTD coverage may then be approved for a maximum period of 12 months provided you are medically certified as totally disabled from engaging in any gainful employment as reasonably fitted by education, training or experience.

Worker's Compensation – Temporary Total Disability

If Industrial Leave is not approved, you may be eligible for Workers' Compensation Temporary Total Disability (TTD) coverage. The City's Workers' Compensation Program provides medical care to treat any occupational illness or injury and TTD benefits for lost wages. If your TTD allowance is less than the 70% LTD entitlement, you may be eligible to receive the difference from the LTD Plan.

NOTE: A revision to the LTD Plan allows coverage for job-related disabilities occurring on or after July 1, 1994, only after a period of 12 months (2,080 hours) of Industrial Leave has been exhausted. LTD coverage will then be approved for a maximum period of 12 months while you are medically certified as totally disabled from engaging in any gainful employment as reasonably fitted by education, training or experience.

Example:

If your biweekly salary is \$1120.00, your LTD benefit would be \$784.00.

LTD biweekly benefit (\$1120.00 x 70%)	\$ 784.00
LESS anticipated biweekly TTD benefit	<u>- 672.00</u>
Gross LTD benefit payable	<u>\$ 112.00</u>
Biweekly LTD benefit	\$ 112.00
PLUS biweekly TTD benefit	<u>+ 672.00</u>
Gross biweekly income.....	<u>\$784.00</u>

Workers' Compensation–Vocational Rehabilitation

If you are permanently disabled from performing the duties of your usual and customary occupation as a result of a work-related disability, you may be eligible to participate in the City's Vocational Rehabilitation Program. The Rehabilitation Program will attempt to modify the duties of your current occupation to conform with your work restrictions, or provide alternate placement assistance if one exists. Vocational rehabilitation assistance can be provided for employment outside the City.

A vocational rehabilitation maintenance allowance is payable, if you qualify. For further information, please contact the Rehabilitation Program at 236-6299.

Placement Assistance – Non-Work Related Disabilities

If you are permanently disabled from performing the duties of your occupation as a result of a non-work related disability, you will be referred to the Personnel Department for review of your qualifications, positions available within the City and Vocational Rehabilitation Transfer list placement. Placement services will not be provided for employment outside the City.

Light Duty

The Light Duty Program allows you to continue working light duty on a **temporary** basis. You will continue to receive your normal compensation and benefits. Hourly employees with non-job related disabilities are not eligible to participate. Light duty assignments end:

1. upon your medical release to return to full duty, or
2. after 10 days written notice from your department if you have been medically certified as **permanently** disabled from performing your usual and customary duties.

Written medical restrictions are required in order to arrange a suitable light duty assignment within your medical limitations. If your department is not able to provide you with a light duty assignment, your supervisor or department liaison should refer you to the City's Risk Management Department for placement elsewhere within the City.

Since you receive full salary while working light duty, you will not be eligible for LTD benefits. However, it is in your best interest to file an application for benefits to ensure you meet the 60-calendar day filing deadline. This may enable you to be eligible for benefits should your medical condition prevent you from continuing to work in a light duty capacity.

Request for Review

If your claim is not approved, you will receive written notice. You may request a review of the LTD Administrator's decision by filing a **written Request for Review** form with the Labor Relations Manager within 10 days after receipt of the Administrator's decision. Clearly state why you are appealing the decision and attach any additional information or supporting documentation.

Survivor Benefits

A death benefit may be payable upon the death of a participant who is receiving LTD benefits. This benefit is payable only to a qualified spouse and/or dependent children and is equal to 90 calendar days of LTD benefits. No payments are made if there are no surviving spouse or dependent children.

Retirement Contributions Buy Back

If you wish to make up your retirement contributions during the time you were covered by LTD, you should contact the Retirement Office at 533-4660 upon your return to work.

Representation

You are not required to be represented when applying for LTD benefits. However, if you appoint a representative, a written notification must be submitted to the LTD Administrator. All future communication will be between the LTD Administrator and your appointed representative. There are no provisions in the LTD Plan for payment of attorney fees.

Medical Care

No medical care is provided under the LTD Plan. Your City health insurance coverage will continue while you are receiving LTD benefits.

NOTE: If your date of disability begins on or after July 1, 1994, after two years of LTD coverage, your City health insurance will no longer be paid by the LTD fund. You will be referred to COBRA for health insurance coverage.

You must be under the regular care of a physician, within the scope and limitations of his/her license to be eligible for benefits.

Independent Medical Examinations

The LTD Administrator may schedule appointments when necessary for independent medical evaluations. Failure to keep a scheduled medical appointment could result in benefits being delayed or suspended.

Right of Recovery and Reimbursement

The City of San Diego has the right to recover from and against Third Parties or persons, as well as their agents or insurers any payments made by the Plan.

Employer-Paid Plan

The Long-Term Disability Income Plan is totally paid by the City of San Diego. The City retains an independent actuarial firm which evaluates contribution rates, reserve requirements, plan needs, design and expense factors in an effort to maintain the Plan on a fiscally sound basis.

Administration of the Plan

Plan Sponsor

City of San Diego
1200 Third Avenue, Suite 1000
MS #51-B
San Diego, CA 92101

Plan Administrator

LTD Administrator
City of San Diego
1200 Third Avenue, Suite 1000
MS #51-B
San Diego, CA 92101
(619) 236-6100

Employer Identification Number: 95-6000776

Plan Number: 510

Agent for Service of Legal Process

The City Clerk



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