

Long Term Disability Plan

Q. Are there any pre-existing condition limitations?

A. Yes. Benefits are not payable for medical conditions for which you incurred expenses, took prescription drugs, received treatment, care or services (including diagnostic measures) or for which a reasonable person would have consulted a physician during the 3 months just prior to the most recent effective date of insurance. Benefits are not payable for any disability resulting from a pre-existing condition unless the disability occurs after you have been insured for at least 12 months after your most recent effective date of insurance.

Q. How will long term disability payments affect my pay from the County?

A. During the first 24 months that benefits are payable, benefits will be reduced if benefits plus income from employment exceeds 100% of pre-disability covered earnings. After that, benefits will be reduced by 50% of earnings from employment.