

COUNTY LONG TERM DISABILITIES (LTD) PLAN ING ReLiastar Life Insurance Company

SCHEDULE OF BENEFITS

Disability Income Insurance - Monthly Income Benefits

The **Monthly Income Benefit** is calculated as follows:

Total Disability

Department Heads, Assistant Department Heads, Middle Managers, Sheriff's Managers, Confidential-Unrepresented Units, Deputy District Attorneys, and Court Legal Research Assistants	The lesser of 60% of your Basic Monthly Earnings or \$9,000, minus Other Income.
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Active full-time employees in regular classified positions represented by Engineers and Technicians Association, Fire Fighters, Inc. Local 2046, Probation Peace Officers Association, SEIU Local 535, SEIU Local 620, and Union of American Physicians and Dentists	The lesser of 60% of your Basic Monthly Earnings or \$3,600, minus Other Income.
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Partial Disability	(A divided by B) times C, minus Other Income.
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A = your indexed Basic Monthly Earnings minus your current monthly earnings.

B = your indexed Basic Monthly Earnings.

C = The benefit you would receive if you were totally disabled (before Other Income is subtracted).

"Other Income", as stated elsewhere in the booklet, does not include -

- retirement benefits provided through your employer (other than disability payments under your employer's retirement plan) until the gross monthly benefit plus your retirement benefit exceeds 100% of your Basic Monthly Earnings.
- salary continuation or sick leave benefits provided through your employer until the gross monthly benefit plus such benefits exceed 100% of your Basic Monthly Earnings.

Note: During the first 12 months of Monthly Income Benefits, your Monthly Income Benefit will not be reduced by any current monthly employment earnings until the gross monthly benefit plus your current monthly employment earnings exceed 100% of your pre-disability Basic Monthly Earnings. Your Monthly Income Benefit will then be reduced by that excess amount.

In no event will your Monthly Income Benefit plus Other Income be greater than your predisability Basic Monthly Earnings.

Basic Monthly Earnings - your monthly salary or wage on the day before the date you became disabled. It does not include bonuses, commissions or overtime pay. For Partial Disability, Basic Monthly Earnings are indexed. To determine indexed Basic Monthly Earnings, your predisability Basic Monthly Earnings are increased by 5% on the one-year anniversary of your first benefit.

Minimum Monthly Income Benefit..... The greater of \$100 or 15% of the Gross Monthly Income Benefit

Benefit Waiting Period 60 days

Maximum Benefit Period

Age at disability

- Less than age 61
- 61 but less than 62
- 62 but less than 63
- 63 but less than 64
- 64 but less than 65
- 65 but less than 66
- 66 but less than 67
- 67 but less than 68
- 68 but less than 69
- 69 and over

Maximum benefit period

- to age 65
- 48 months
- 42 months
- 36 months
- 30 months
- 24 months
- 21 months
- 18 months
- 15 months
- 12 months

Survivor Benefit

3 times the gross monthly benefit, subject to any necessary adjustments