

Plan Highlights



Voluntary Group Long Term Disability Insurance

Broward County Professional Paramedics & Firefighters Benefit Fund

COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Active Full-Time Union Employee working 30 hours or more per week, except for any person working on a temporary or seasonal

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee paid.

ELIMINATION PERIOD

90 consecutive days of total disability.

BENEFIT AMOUNT

The benefit amount is equal to 60% of your monthly covered earnings, to a maximum benefit of \$6,000 per month.

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years
66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69 or more	1 Year

FEATURES

- ▶ Military Services Leave of Absence
- ▶ FMLA Continuation
- ▶ Own Occupation Coverage – 24 Months
- ▶ Rehabilitation Provision
- ▶ Residual and Partial Disability
- ▶ Specific Indemnity Benefit
- ▶ Survivor Benefit – 3 months
- ▶ Work Incentive & Child Care Provisions
- ▶ Worksite Modification Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services
- ▶ ID Theft Recovery Services

LIMITATIONS

- ▶ Pre-Existing Condition Limitation: 3/12
- ▶ Mental & Nervous Limitation – 24 months outpatient
- ▶ Substance Abuse Limitation – 24 months
- ▶ Offsets: your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans



www.reliancematrix.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6564, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.

Premium Worksheet

Group Long Term Disability Insurance



Broward County Professional Paramedics & Firefighters Benefit Fund

Scheduled Benefit: Each eligible employee may elect 60% of their monthly earnings, up to \$6,000 per month benefit maximum.

To calculate your bi-weekly payroll deduction, use the formula indicated below:
(Round all numbers to the nearest whole number)

1. Enter your **Annual Earnings**. 1. \$ _____
2. **Divide** your annual earnings by 12 (monthly earnings).
Average monthly income cannot exceed **\$10,000** 2. \$ _____
3. **Multiply** the amount on Line 2 by **\$.55** 3. \$ _____
4. **Divide** the amount on Line 3 by 100 and enter the
amount on Line 4 to get your monthly payroll deduction. 4. \$ _____
5. **Multiply** the amount on Line 4 by 12, then **Divide** by
26 to get your bi-weekly payroll deduction. 5. \$ _____

Example Calculation:

1. Enter your **Annual Earnings** 1. \$ 50,000
2. **Divide** your annual earnings by 12 (monthly earnings).
Average monthly income cannot exceed **\$10,000** 2. \$ 4,167 (monthly earnings)
3. **Multiply** the amount on Line 2 by **\$.55** 3. \$ 2,291.85
4. **Divide** the amount on Line 3 by 100 and enter the
amount on Line 4 to get your monthly payroll deduction. 4. \$22.92
5. **Multiply** the amount on Line 4 by 12, then **Divide** by
26 to get your bi-weekly payroll deduction. 5. \$10.58

Travel Assistance

Emergency help while you are traveling

Sure, we all expect our trips to go off without a hitch and most times they do. However, if you experience an emergency when traveling — no matter how big or how small — you have around-the-clock access to On Call International's 24-hour, toll-free travel assistance services. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents) have access to a personal travel emergency companion anytime you're more than 100 miles away from home.

How your Travel Assistance services work

Using your travel emergency services is a cinch! Just contact On Call International directly at (603) 328-1966 anytime you need assistance while traveling. On Call's Global Response Center is open 24 hours a day, 365 days a year and can provide the following services through your group coverage with Reliance Matrix. The following is an outline of the On Call emergency travel assistance service program. For a complete description of all services and the program terms and limitations, please request a Description of Covered Services from your employer.

24-Hour Travel Assistance

On Call International provided through
Reliance Matrix



In the U.S., toll free
(800) 456-3893



Worldwide, collect
(603) 328-1966

Travel Assistance Services administered by



 **reliancematrix**
A MEMBER OF THE TOKIO MARINE GROUP

For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below. To place a collect call, dial the INTERNATIONAL COUNTRY CODE:

_____ followed by On Call's collect call number

fold

TO REACH ON CALL VIA INTERNATIONAL CALLING:

Go to <http://www.att.com/esupport/traveler.jsp?group=tips> for complete dialing instructions. It is recommended that you do this prior to departing the US, find the access code from the country you will be visiting, and note it on the front of the cut-out card so you will have the information readily available in case of an emergency. (AT&T provides English-speaking operators and the ability to place collect calls to On Call, whereas local providers

may encounter difficulty placing collect calls to the US).

Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Matrix. On Call International is not affiliated with Reliance Matrix or with AT&T.

Covered services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-trip assistance	<ul style="list-style-type: none"> Inoculation requirements information Passport/visa requirements Currency exchange rates 	<ul style="list-style-type: none"> Consulate/embassy referral Health hazard advisory Weather information
Emergency medical transportation*	<ul style="list-style-type: none"> Emergency evacuation Medically necessary repatriation Visit by family member or friend Return of traveling companion 	<ul style="list-style-type: none"> Return of dependent children Return of vehicle Return of mortal remain
Emergency personal assistance services	<ul style="list-style-type: none"> Urgent message relay Interpretation/translation services Emergency travel arrangements 	<ul style="list-style-type: none"> Recovery of lost or stolen luggage/personal possessions Legal assistance and/or bail bond
Medical assistance services	<ul style="list-style-type: none"> Medical referrals for local physicians/dentists Medical case monitoring 	<ul style="list-style-type: none"> Prescription assistance and eye glasses replacement Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum.

On Call International is not affiliated with Reliance Matrix. Reliance Matrix is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

For more information, visit reliancematrix.com.



Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.