

# Plan Highlights

## Group Long Term Disability Insurance



### City of West Allis

#### 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

Each Active Full-time Employee working 20 or more hours per week, except any Employee who is a member of the Fire Local 1004 Union or Professional Police Association and also excludes any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

The monthly benefit is an amount equal to 66 2/3% of covered earnings, up to a maximum benefit of \$7,000 per month.

#### ELIMINATION PERIOD

90 consecutive days of total disability

#### MAXIMUM BENEFIT DURATION

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

##### Age at Disablement    Duration of Benefits

61 or less	to age 65
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 or more	1 year

#### CONTRIBUTION REQUIREMENTS

Coverage is employer paid.

#### FEATURES

- ▶ Extended Disability Benefit
- ▶ FMLA Continuation
- ▶ Interruption and Recurrent provisions
- ▶ Minimum Benefit Payable - \$100
- ▶ Own Occupation Coverage - 24 months
- ▶ Rehabilitation provision
- ▶ Residual and Partial Disability
- ▶ Specific Indemnity Benefit
- ▶ Survivor Benefit - 3 months
- ▶ Work Incentive & Child Care provisions

#### VALUE ADDED SERVICES

- ▶ Travel Assistance Service

#### LIMITATIONS

- ▶ Mental/Nervous Illness Limitation - 24 Months out-patient
  - ▶ Offsets (such as, but not limited to, Social Security, Workers Compensation, State Disability Plans)
  - ▶ Pre-Existing Condition Limitation - 3/12
  - ▶ Substance Abuse Limitation - 24 Months
- Please note- pre-ex limitations also apply to benefit increases

#### EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6564, et al.

# Your 24/7 Travel Emergency Companion



## Draw on our Value Added Services.

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.

Provided with your benefits coverage through

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

Administered By



On Call International is not affiliated with Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company. Reliance Standard 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.

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.

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.

### 24-Hour Travel Assistance

On Call International provided through Reliance Standard



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



Worldwide, collect  
**(603) 328-1966**

Administered By



**RELIANCE STANDARD**  
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.

## 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 Standard.

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.

## 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

- ▶ Inoculation requirements information
- ▶ Passport/visa requirements
- ▶ Currency exchange rates
- ▶ Consulate/embassy referral
- ▶ Health hazard advisory
- ▶ Weather information

### Emergency Medical Transportation\*

- ▶ Emergency evacuation
- ▶ Medically necessary repatriation
- ▶ Visit by family member or friend
- ▶ Return of traveling companion
- ▶ Return of dependent children
- ▶ Return of vehicle
- ▶ Return of mortal remains

### Emergency Personal Assistance Services

- ▶ Urgent message relay
- ▶ Interpretation/translation services
- ▶ Emergency travel arrangements
- ▶ Recovery of lost or stolen luggage/personal possessions
- ▶ Legal assistance and/or bail bond

### Medical Assistance Services Include

- ▶ Medical referrals for local physicians/dentists
- ▶ Medical case monitoring
- ▶ Prescription assistance and eyeglasses 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.

#### 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 Standard. On Call International is not affiliated with Reliance Standard or with AT&T.

Reliance Standard 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.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands. In New York State, benefits are underwritten by First Reliance Standard Life Insurance Company, Home Office: New York, NY. 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.

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[www.reliancestandard.com](http://www.reliancestandard.com)

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