



2026 Non-Safety Members Disability Program

Plan Features	Non-Safety Gold Plan	Non-Safety Platinum Plan
	Short Term Disability (STD) #610008-B	Short Term Disability (STD) #610008-C
Percentage of Wages Protected	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible income.	70% of the first \$14,286 monthly Pre-Disability Earnings, reduced by Deductible income.
STD Catastrophic Disability Benefit	During the initial 24 months of Disability, and for a maximum of 12 months, the plan pays up to an additional 33 1/3% of the first \$15,000 of monthly Pre-Disability Earnings, not to exceed \$5,000.	During the initial 24 months of Disability, and for a maximum of 12 months, the plan pays up to an additional 33 1/3% of the first \$15,000 of monthly Pre-Disability Earnings, not to exceed \$4,286.
Maximum Monthly Benefit	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (70% of \$14,286) before reduction by Deductible income.
Maximum Monthly Benefit Period	36 Months	36 Months
Minimum Benefit	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities
Own Occupation Period	During the initial 24 months of Disability	During the initial 24 months of Disability
STD Benefit Eligibility Waiting Period	Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days If you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period. <u>During the first 30/60 days of Disability:</u> • You are eligible to receive up to 33 1/3% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay. • You are required to use any available personal leave pay you are eligible to receive from your Employer.	Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days If you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period. <u>During the first 30/60 days of Disability:</u> • You are eligible to receive up to 35% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay. • You are required to use any available personal leave pay you are eligible to receive from your Employer.
Musculoskeletal & Connective Tissue Disorders	For certain conditions, benefits are limited to 24 months for each period of disability	For certain conditions, benefits are limited to 24 months for each period of disability
Mental & Nervous Disorders	Benefits are limited to 6 months for each continuous disability	Benefits are limited to 6 months for each continuous disability
Drug & Alcohol Use	Benefits limited to 12 months lifetime	Benefits limited to 12 months lifetime
Death Benefit	\$65,000 Death Benefit (Accidental) \$50,000 Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).	\$65,000 Death Benefit (Accidental) \$50,000 Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).
Monthly Contribution	\$24.00	\$27.50
(\$2) 30 Day Freeze of Personal Leave	\$26.00	\$29.50

Disability plan rates are subject to change by direction of the Insurance and Benefits Trust Board of Trustees. Any increase requires a minimum 60-day notice to the association. Association leadership is responsible to maintain current contact information with PORAC and IBT of PORAC.

This information is intended to summarize the main features of the STD and LTD plans only. All benefits will be provided in accordance with applicable Plan Documents and Group Policies. For additional assistance, please contact an Insurance & Benefits Trust of PORAC representative at: (800) 655-6397, CA Lic # 0E39029.

We will not pay for any Disability caused or contributed to by: War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; Your active participation in a riot; Intentionally self-inflicted injury; Attempted suicide; or Commission of or attempt to commit a felony.