

Income Protection Benefits

The District provides eligible employees with Income Protection coverage. Your level of coverage is based on your employee classification. The Income Protection plan is designed to provide income replacement in the event you suffer a loss of income because you are disabled from an injury or illness. The District pays 100% of the Income Protection plan cost and you are automatically enrolled.

Short Term Disability Coverage For Administrators and Classified Employees Working at Least 20 Hours Per Week (Excluding AFSCME Members)

You are eligible for Short Term Disability coverage on your date of hire. You are considered disabled if you are unable to perform each and every duty of your occupation while under the care of a qualified physician.

- ✎ You may replace up to 66-2/3 of your earnings.¹
- ✎ Your benefit payments will be offset by any income you received, or are entitled to receive, from Workers' Compensation, Disability or Retirement Social Security Benefits, and any Disability, Retirement, or other income benefits provided by or through the District.
- ✎ Short Term Disability benefits begin on the first day when hospitalized or on the eighth day of your disability, or the expiration of your accrued District sick leave benefits, whichever occurs later.
- ✎ Your benefit payments may continue for up to twelve (12) months or until you are eligible to receive PERS or STRS disability benefits through the retirement system, whichever occurs first.

¹ *Earnings means your annual salary divided by twelve, or in the case of twelve-month employees, your regular monthly salary. Earnings for hourly employees will be based upon the hourly base rate of pay (times normal hours you would have worked had you not been disabled) at the time of your disability.*

Short Term Disability For Certificated Employees Working at Least 20 Hours Per Week

All certificated employees working at least 20 hours per week are eligible for Short Term Disability coverage on the first of the month coincident with or next following the date you become eligible. You are considered disabled while you are unable to perform the material duties of your own occupation and while you are not engaged in any other occupation.

- ✎ You may receive a benefit of up to \$200 per regular work month while receiving fully paid sick leave.
- ✎ Once you have exhausted your sick leave, you may receive up to 75% of your monthly contract salary.
- ✎ You may receive a minimum monthly benefit of up to \$400 during any period in which substitute differential pay is received.
- ✎ Short Term Disability benefits begin the day following ten consecutive regular workdays of disability.
- ✎ Your benefit payments may continue for up to one year from expiration of fully paid sick leave.

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Long Term Disability Coverage

Long Term Disability coverage for Class 1 employees is provided through STRS or PERS. Class 2 Certificated employees working at least 20 hours per week are eligible for Long Term Disability coverage. This coverage provides financial assistance if you are not able to return to work after 360 calendar days or the exhaustion of accumulated sick leave, whichever is greater. Long Term Disability Insurance is provided through Mutual of Omaha.

- You may replace up to 50% of of your basic monthly earnings,¹ up to \$5,000 per month.
- You may receive a minimum monthly benefit of up to \$100 or 10% of your gross monthly benefit, whichever is greater.
- Your benefit payments will be offset by any income you received, or are entitled to receive, from Workers' Compensation, Disability or Retirement Social Security Benefits, and any Disability, Retirement, or other income benefits.
- Your benefit payments may continue up to your Social Security Normal Retirement Age or five years (if disability starts between age 60 and 65), or to age 70 (but not less than one year, if disability starts on or after age 65). Mental Nervous disorders are generally limited to 24 months.

¹ *Earnings mean your basic monthly salary or rate of pay, as verified by the District's pay records and by paid premiums. Basic monthly earnings do not include overtime, commissions, bonuses or other additional pay.*

Income Protection Classes

A **Class 1 Employee** is an employee with five or more years of service under California STRS or PERS, or who is not a participant in either system.

A **Class 2 Employee** is an employee who participates in but has less than five years of service under California STRS or PERS.

Additional Benefits for Certificated Employees Working at Least 20 Hours Per Week

Accidental Death & Dismemberment Benefit

If your death occurs while you are covered under the District's Income Protection plan, your beneficiary will receive a benefit of \$1,000. You will receive a percentage of the principal amount in the event of a qualifying accident which results in the loss of limbs or eyesight.

Survivorship Benefit

Class 1 Employees: If your death occurs while you are covered under the District's Income Protection plan, your spouse/domestic partner will receive a benefit equal to 75% of your contracted salary for up to three months.

Class 2 Employees: If your death occurs while you are covered under the District's Income Protection plan, your spouse/domestic partner will receive a benefit equal to three times your gross monthly Long Term Disability benefit.