

# Central Care Disability

## A Short Term Disability Plan for City and County of San Francisco - Municipal Executive Association

### A Group Disability Insurance Policy

#### WHAT IS CENTRAL CARE DISABILITY?

Central Care Group Disability Income Insurance Policy Form DICERT provide a monthly disability benefit payable to an insured employee in the event of a total disability resulting from an off-the-job, covered accident or sickness.

#### WHY DOES CENTRAL CARE DISABILITY MAKE SENSE?

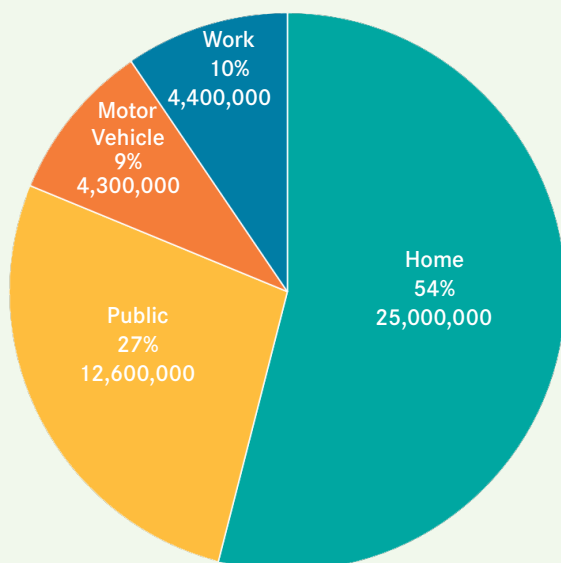
As of 2009 the National Safety Council adopted the term 'medically consulted injury' to define the kinds of injuries which had previously been referred to as a 'disabling injury'. With this understanding, consider these statistics...

- » A medically consulted injury occurs every .65 seconds. \*
- » In the home, there is a medically consulted injury every second.
- » In public places or places used in a public way, there is a medically consulted injury every 3 seconds.

"In the United States, preventable injuries are at an all-time high, ranking as the third leading cause of death behind heart disease and cancer." \*

90% of all medically consulted injuries in the U.S. for 2018 occurred away from the workplace. \*

#### 2018 MEDICALLY CONSULTED INJURIES IN THE UNITED STATES\*



#### WHY IS CENTRAL CARE DISABILITY IMPORTANT?

For most employees, the ability to earn an income is their most valuable asset. Central Care Disability can provide a source of income to help employees continue to pay normal living expenses as well as additional expenses that may have been created by the covered injury or illness.

- Mortgage (or rent)
- Car payments
- Food
- Gas
- Clothing
- Insurance
- Utilities
- Medical expenses not covered by other plans

*\*source: Injury Facts®, 2018 Edition, National Safety Council*

## Plan Overview

Benefit	Description
Disability Benefit Amount	<ul style="list-style-type: none"> <li>• Minimum \$400 to a maximum of \$6,000 per month,</li> <li>• Not to exceed 30% of base monthly benefit for CA residents or 60% for Non-California residents</li> </ul>
Plan Design	<ul style="list-style-type: none"> <li>• Injury &amp; Sickness – Provides coverage for disability caused by either an accidental injury or sickness</li> </ul>
Benefit Period	<ul style="list-style-type: none"> <li>• Three months</li> </ul>
Elimination Period	<ul style="list-style-type: none"> <li>• Covers non-occupational coverage for injuries after 14 days and off the job sicknesses after 14 days of total disability. The number of continuous days, beginning with the first day of a total disability, before any monthly benefit is payable.</li> </ul>
Partial Disability	<ul style="list-style-type: none"> <li>• 50% benefit up to 3 months.</li> </ul>
Recurrent Disability	<ul style="list-style-type: none"> <li>• Recurs within 6 months of returning to work, elimination period will be waived</li> </ul>
Pre-Existing	<ul style="list-style-type: none"> <li>• 12/12 – If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date</li> </ul>
Waiver of Premium	<ul style="list-style-type: none"> <li>• Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.</li> </ul>
Pregnancy	<ul style="list-style-type: none"> <li>• Treated as any other illness</li> </ul>
Issue Age	<ul style="list-style-type: none"> <li>• 18-69</li> </ul>
Non-occupational	<ul style="list-style-type: none"> <li>• Off the Job coverage only</li> </ul>
Claim Payments	<ul style="list-style-type: none"> <li>• Paid on a weekly basis</li> </ul>

## Monthly Rates per \$100 Benefit

Elim. Period  
Injuries/Sickness  
Benefit Duration

18-39    40-49    50-59    60-69

<b>All Municipal Exec/Managers Assoc</b>	14/14 3 month	\$1.50	\$1.90	\$2.25	\$3.90
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This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Central Care Disability product at [disclosure.manhattanlife.com](https://disclosure.manhattanlife.com). Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.