



Ocean View School District

Human Resources

17200 Pinehurst Lane, Huntington Beach, CA 92647 714.847.2551 www.ovsd.org

The Hartford Insurance Co. Long Term Disability Certificated

Ocean View School District offers a long-term disability plan to certificated non-management employees, designed to integrate with long-term disability coverage available through the State Teachers Retirement System (STRS).

The benefits are as follows:

- ELIMINATION PERIOD (waiting period for benefits to begin)
 - The latter of 60 days (*Starts on 61st Day*), or the end of accumulated sick leave
- BENEFIT
 - 66% of base salary to a maximum of \$5,000
- DURATION
 - Teachers not yet eligible for STRS disability coverage
 - The lesser of the end of total disability or age 65*
 - Teachers eligible for STRS disability coverage
 - STRS plan A Enrollees
 - The lesser of the end of total disability, one year, or qualification by STRS for long term disability coverage
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 - STRS Plan B Enrollees
 - The lesser of the end of total disability or age 65*
- INTEGRATION
 - Your benefit may be reduced by other income received during your period of disability. For example, if you are enrolled in STRS Plan B, your Hartford Insurance disability benefits would be reduced by the amount of the benefit you receive from STRS. Your total disability income may not exceed 66%.

The benefit for pre-existing conditions is limited to 50% of base salary.

* If you are disabled at age 60 or older, different benefit durations will apply according to your actual age. The duration for disabilities due to pre-existing conditions and mental illness is limited to 24 months.

To request a claim form, call Human Resources at 714-847-2551, extension 1408, or request by email at pbray@ovsd.org.