



## Comparison Chart

BENEFITS	GOLD SHIELD 	SILVER SHIELD 
Coverage for Non-occupational Disabilities*	67% of base pay up to \$6,000 per month (whichever is lower)**	100% of base pay up to \$3,000 per month (whichever is lower)*
Coverage for Occupational Disabilities*	A minimum benefit of \$206 per month in addition to your IDL <sup>1</sup> or EIDL <sup>2</sup> payments from the State.	A minimum benefit of \$400 per month in addition to your IDL <sup>1</sup> or EIDL <sup>2</sup> payments from the State.
Elimination Period	30 consecutive calendar days	180 consecutive calendar days
Maximum Benefit Period	Up to 24 months for non-occupational injury or illness. Up to age 65 for non-occupational disabilities if disabled from working any occupation.  Up to 24 months for occupational injury or illness	Up to 24 months for occupational and non-occupational injury or illness
Coordination with CTB, NDI, ENDI, Sick Leave and Other Benefits	Coordinates with income you are eligible to receive under NDI <sup>3</sup> , CTB <sup>4</sup> , ENDI <sup>5</sup> , TD <sup>6</sup> , PD <sup>7</sup> , Sick leave, and any other individual or group disability benefits ( for example: disability insurance by Standard or AFLAC) to provide a combined total monthly benefit of up to 67% of your base pay, except that the combined Trust benefits will in no event exceed \$6,000 per month or be less than \$206 per month	Coordinates with income you are eligible to receive under NDI <sup>3</sup> , CTB <sup>4</sup> , ENDI <sup>5</sup> , TD <sup>6</sup> , PD <sup>7</sup> , Sick leave, and any other individual or group disability benefits ( for example: disability insurance by Standard or AFLAC) to provide a combined total monthly benefit of up to 100% of your base pay, except that the combined Trust benefits will in no event exceed \$3,000 per month or be less than \$400 per month
Premium Waiver***	Your monthly premium will be waived once you have been certified disabled for 60 consecutive calendar days	Your monthly premium will be waived once you have been certified disabled for 60 consecutive calendar days
Surviving Dependent Benefit	Six months of continued monthly benefits	Three months of continued monthly benefits
Premium	\$65 per month.	\$45 per month
<p><sup>1</sup>Industrial Disability Leave <sup>2</sup>Enhanced Industrial Disability Leave <sup>3</sup>Non-Industrial Disability Insurance <sup>4</sup>Catastrophic Time Bank  <sup>5</sup>Enhanced Non-Industrial Disability Insurance <sup>6</sup>Temporary Disability <sup>7</sup>Permanent Disability</p> <p>*These benefits are offset under the Plan by certain other income benefits</p> <p>**Gold Shield provides a 75% benefit if the injury or illness is so severe that you can not work any other occupation and that after 24 months of benefits you cannot perform two basic Activities of Daily Living (including bathing, dressing, toileting, transferring, continence and feeding), for non-occupational disabilities. Otherwise benefits remain at 67%.</p> <p>***Premium Waivers are effective only after the "elimination period" of the policy has been met and for covered disabilities only. After being certified disabled, you must wait 30 consecutive days for Gold Shield benefits; 180 days for Silver Shield benefits.</p>		

**Disability Plans are made to supplement your other existing coverages.**  
 This means that Worker's Comp or IDL will not be your only source of income.