



## Short Term and Long Term Disability Insurance

---

Short Term Disability insurance pays a weekly benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

Disability coverage is provided through Standard Insurance Company (The Standard). The Standard has developed this document to provide you with information about the optional insurance coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Short Term Disability (STD) Certificate of Insurance or Long Term Disability (LTD) Certificate of Insurance.

## Employee Coverage Effective Date

---

**Please contact the designated Benefit Coordinators at your agency for more information regarding the following requirements that must be satisfied for your insurance to become effective.**

You must satisfy:

- An eligibility waiting period. If you become an eligible employee on the first regular work day of the calendar month, as designated by your employer, you are eligible on the first day of the calendar month following the date you become an eligible employee. If you become an eligible employee on any other day, you are eligible on the first day of the calendar month following one full calendar month as an eligible employee.
- An evidence of insurability requirement for LTD, if applying as a late enrollee.

## Benefit Amount

---

Your STD (weekly) and LTD (monthly) benefit is 60% of your benefit salary (predisability earnings) reduced by deductible income. **Please contact the designated Benefit Coordinators at your agency for additional information regarding what is included in benefit salary (predisability earnings).**

Maximum STD Weekly Benefit: \$1,000

Maximum LTD Monthly Benefit: \$5,000

Minimum LTD Monthly Benefit: \$100

The STD plan does not have a minimum benefit.

## Benefit Waiting Period

---

If your claim for STD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 7 (Option A) or 30 days (Option B), depending on your election, and remain continuously disabled. Benefits are not payable during the benefit waiting period (BWP).

**STD Late Enrollment Penalty:** If you do not apply for this STD coverage within 30 days of becoming eligible, or outside the annual enrollment period, you will be subject to a late enrollment penalty. That means that if you file a claim for anything other than an accidental injury during the first 12 months after your coverage or a change in your coverage takes effect, your benefits will not become payable until after you have been continuously disabled for 60 days (or after 30 days - if you are currently enrolled in STD but change your election to Option A - 7 day BWP).

If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 180 days and remain continuously disabled. LTD benefits are not payable during the benefit waiting period (BWP).

---

## Exclusions

You are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- For LTD: a Preexisting Condition. See below

---

## Limitations

Benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- For STD: Able to work and earn at least 20 percent of your predisability earnings in your own occupation, but you elect not to work
- For STD: No STD Benefits will be paid for Eligible Employees (excluding members of the General Assembly, Constitutional Officers and employees of an appropriate Judicial Branch) for any period when you are receiving sick leave, donated leave, special injury leave or any other salary continuation (but not vacation pay) from your Employer
- For LTD: Able to work and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the first 24 months after the end of the benefit waiting period the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

---

## LTD Preexisting Condition Exclusion

LTD Preexisting Condition Period: The 180 day period just before your insurance becomes effective

LTD Exclusion Period: 12 months

If you have questions, **please contact the designated Benefit Coordinator at your agency** or refer to your Certificate of Insurance for the complete provision.

## Definition of Disability

---

### Own Occupation Definition of Disability (applies to STD and LTD)

For the STD plan, and until LTD Benefits have been paid for 24 months under the LTD plan, you are considered disabled when you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation AND are suffering a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

### Any Occupation Definition of Disability (applies to LTD)

For LTD, after the own occupation period of disability, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation.

For the complete definitions of disability, please see your Certificates of Insurance.

## Maximum Benefit Period

---

For STD benefits, your maximum benefit period depends on the BWP option you select. Benefit benefits may continue for 173 days under Option A, and for 150 days under Option B. However, STD Benefits will end on the date long term disability benefits become payable, even if that occurs before the end of the Maximum Benefit Period as would occur if the Late Enrollment Penalty applied.

If you become disabled before age 62, LTD benefits may continue during disability until the latest of your Social Security Normal Retirement Age (SSNRA), age 65 or 3 years 6 months. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

## When Benefits End

---

STD only:

- The date LTD benefits become payable to you under a policy issued by The Standard
- The date you fail to provide proof of continued disability and entitlement to benefits

STD and LTD Benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery

## Deductible Income

Deductible income is income you receive or are eligible to receive while STD or LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick leave, donated leave, special injury leave or any other salary continuation, (but not annual vacation pay) paid to you by your Employer.
- Amounts under any workers' compensation law or similar law
- Amounts under an unemployment compensation law
- Amounts because of your disability under any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you worked as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while STD benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

## LTD Conversion of Insurance

Employees have the opportunity to convert their LTD coverage. LTD conversion allows you to convert your LTD coverage to an individual policy when your insurance terminates and when eligibility requirements are satisfied. Please see your Employee Certificate of Insurance for complete eligibility details about LTD conversion.

## Additional Plan Features

24 Hour Coverage	24-hour disability plans provide coverage for disabilities occurring on or off the job.
Rehabilitation Plan	If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.
Reasonable Accommodation Expense Benefit	If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
Waiver of Premium	Premiums for your STD insurance are waived while STD Benefits are payable. Premiums for your LTD insurance are waived while LTD Benefits are payable.
LTD Survivors Benefit	If you die while LTD Benefits are payable, we will pay a Survivors Benefit of 3 times your LTD Benefit without reduction by deductible income. Please see your Employee Certificate of Insurance for complete eligibility details about the LTD Survivor Benefit. Please see your human resources representative for additional information about the features and benefits above.

**Rates**

**STD Rates (with or without Social Security)**

Benefit Waiting Period	Your Age as of October 1										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
30 Day BWP	\$0.247	\$0.242	\$0.247	\$0.276	\$0.304	\$0.333	\$0.385	\$0.437	\$0.532	\$0.812	\$0.812
7 Day BWP	\$0.466	\$0.447	\$0.466	\$0.508	\$0.561	\$0.608	\$0.713	\$0.803	\$0.979	\$1.511	\$1.511

Please contact your Agency Representative for your premium deduction.

**LTD Rates**

LTD Coverage	Your Age as of October 1										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
LTD No Retirement; Under Social Security	\$0.151	\$0.215	\$0.270	\$0.311	\$0.536	\$0.715	\$0.934	\$1.100	\$1.466	\$1.466	\$1.466
LTD No Retirement, No Social Security	\$0.160	\$0.243	\$0.302	\$0.339	\$0.596	\$0.798	\$1.026	\$1.205	\$1.613	\$1.613	\$1.613
LTD With Retirement and Social Security	\$0.128	\$0.128	\$0.128	\$0.128	\$0.128	\$0.261	\$0.467	\$0.564	\$0.921	\$0.921	\$0.921
LTD With Retirement, No Social Security	\$0.138	\$0.138	\$0.138	\$0.138	\$0.138	\$0.293	\$0.518	\$0.623	\$1.017	\$1.017	\$1.017

Please contact your Agency Representative for your premium deduction.

**Group Insurance Certificate**

If you become insured, a group insurance certificate will be made available to you containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.