



Enhanced Long Term Disability

More Plan Flexibility Means More Income Protection

The Standard’s enhanced Long Term Disability (LTD) benefits are designed to help employers attract and retain high-caliber professionals. With fewer limitations and a generous definition of disability, enhanced LTD goes beyond traditional LTD to provide the most sought-after features.

Key Features Of Enhanced LTD	
Definition of Disability (During Own Occupation Period)	Unlike traditional LTD, employees must meet only one of the following conditions: <ul style="list-style-type: none"> • An inability to perform the material duties of his or her own occupation, or • A loss of at least 20 percent of indexed predisability earnings
Any Occupation Earnings Limit	Up to 80 percent of predisability earnings
Subjective Conditions Limitation	None
Return To Work Responsibility	None
Mandatory Rehabilitation	None
Return To Work Incentive	Allows employees who return to work in the first 12 months to earn up to 100 percent of predisability earnings from a combination of disability benefits and work income
Reasonable Accommodation Expense	Up to \$25,000 toward work-site modifications that help a disabled employee return to work or stay at work
Assisted Living Benefit	Increases a severely disabled employee’s benefit amount up to 80 percent of predisability earnings, with the additional percentage not reduced by deductible income
Maximum Capacity Language	None
Prudent Person Language	None
Mental Disorder And Substance Abuse*	24 months for each occurrence



To learn more about The Standard’s enhanced LTD benefits, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575.

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GP190-LTD/S399, GP190-LTD/A698,
GP399-LTD/TRUST, GP899-LTD

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* This limitation does not apply to Vermont sitused contracts.