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**Benefits at a Glance for Oregon Educators Benefit Board (OEBB)**

**Group Policy # 646595**

**Effective Date October 1, 2009**

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## **Short Term Disability Insurance – Plan 24**

Short Term Disability (STD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of weekly earnings in the event of a covered disability.

The cost of this insurance is paid by your employer and enrollment is mandatory.

### **Eligibility**

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#### **Eligible Employee**

To be eligible for OEBB STD coverage, you must be an active employee of an employer participating in the STD insurance group policy. You must meet other eligibility requirements included in the member definition of the group policy and as required and determined by OEBB.

#### **Becoming Insured**

The effective date of your coverage depends on when you become an eligible employee and when you complete your eligibility waiting period, if any. In each case, you must meet the active work requirement before your insurance becomes effective.

### **Benefits**

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#### **Weekly Benefit**

70 percent of the first \$2,143 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, sick pay, etc.)

#### **Maximum Weekly Benefit**

\$1,500

#### **Minimum Weekly Benefit**

\$15

#### **Waiting Period Before Benefits Become Payable**

14 days

### **Definition of Disability**

For the benefit waiting period and while STD benefits are payable, you must be 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 suffer a loss of at least 15 percent of weekly earnings when working in your own or any other occupation.

### **Maximum Benefit Period**

60 days

### **Other Features & Services**

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- Return to Work Incentive
- Temporary Recovery Provision

*This information is only a brief description of the group STD insurance policy sponsored by Oregon Educators Benefit Board (OEBB). The controlling provisions will be in the group policy issued by The Standard to OEBB. A group Certificate of Insurance and an Important Notice that describe the terms and conditions of the coverage, including definitions, exclusions, limitations, reductions and terminating events, are available for employees who become insured according to the group policy terms. For more complete details, contact your human resources representative.*