

# Your Choice Group Voluntary Long Term Disability Insurance

Flexible Income Protection Options



Standard Insurance Company  
Group Long Term Disability Insurance





## The Right Combination To Help Employees Secure Their Financial Futures

Having provided group Disability insurance for more than 60 years, we understand the value of flexible income protection. Your Choice Group Voluntary Long Term Disability (LTD) insurance from The Standard helps employees protect their income by offering them the most sought-after LTD features and benefits.

Your Choice LTD insurance provides a monthly benefit to eligible employees who are partially or totally disabled due to a covered physical disease, injury, pregnancy or mental disorder.

Your Choice combines our traditional LTD coverage with certain Short Term Disability (STD) features, such as the choice of reduced benefit waiting periods, a 90-day preexisting condition waiver and optional First Day Hospital coverage. Administration is simplified and efficient as one disability plan meets all of your employees' disability needs, both short- and long-term.

### It's All About Choice

With Your Choice LTD coverage, employees can select the LTD features that best match their personal income-protection needs. Choices include:

- Three available Maximum Benefit Period options
- Six available accident/sickness Benefit Waiting Periods
- Monthly Benefit Amounts that can be selected in \$100 increments, from a minimum of \$200 to a maximum of the lesser of \$8,000 or 60 percent of their predisability earnings

### Wide-Ranging Protection When Employees Need It Most

#### 90-Day Preexisting Condition Waiver

For the first 90 days of disability, we will pay full benefits even if you have a preexisting condition. After 90 days, we will continue benefits only if the preexisting condition exclusion does not apply.

#### Lifetime Security Benefit

Employees with disabilities can find themselves unable to adequately save for retirement. The Lifetime Security Benefit can help address this gap by extending LTD benefits beyond the regular Maximum Benefit Period for individuals who are severely disabled. This feature is included only on LTD plans with a Maximum Benefit Period to Social Security Normal Retirement Age (SSNRA).

#### Family Care Expenses Adjustment

Disabled employees faced with the added expense of family care when returning to work may receive combined income from LTD benefits and work earnings in excess of 100 percent of indexed predisability earnings during the first 12 months immediately after a disabled employee's return to work.

### Maximum Benefit Period Options

Employers can design plans with any combination of the following maximum benefit periods:

- Social Security Normal Retirement Age (SSNRA)
- Five years
- Two years

### Benefit Waiting Period Options

Employees can choose from among six Benefit Waiting Period Options. The cost of coverage varies based on the option they choose:

<b>Accident</b>	<b>Sickness</b>
0 day. . . . .	7 day
14 day. . . . .	14 day
30 day. . . . .	30 day
60 day. . . . .	60 day
90 day. . . . .	90 day
180 day. . . . .	180 day

## Survivor Benefit

A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.

## Reasonable Accommodation Expense Benefit

The Standard may pay up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee staying at work or returning to work after a disability.\*

## Rehabilitation Plan Provision

Rehabilitation incentives may include: training and education expenses; family (child and elder) care expenses; and job-related and job search expense.\*

## Return To Work (RTW) Incentive — Among The Most Comprehensive In The Industry

For the first 12 months after returning to work, the employee's LTD benefit won't be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.

## Optional Features

### First Day Hospital Benefit

With this benefit, if an insured employee is admitted as a hospital inpatient for at least four hours during the Benefit Waiting Period, the Benefit Waiting Period will be satisfied. Benefits become payable on the date of hospitalization; the Maximum Benefit Period also begins on that date. This feature is included only on LTD plans with 0-day accident/7-day sickness, 14-day accident/14-day sickness or 30-day accident/30-day sickness Benefit Waiting Periods.

### Dependent Education Benefit

The Dependent Education Benefit provides a monthly benefit for disabled employees who have children or a spouse who are registered, and in full-time attendance, at an accredited educational institution beyond high school. Disabled employees can receive \$150 for each eligible student, with a maximum of \$600 per month for all eligible students. Spouses must be attending an institution for the purpose of obtaining employment or increasing earnings. Other restrictions may apply.

### Occupational Exclusion

Your Choice normally covers disabilities that occur 24 hours a day, both on and off the job. We also offer a plan that only covers off-the-job disabilities.

## A Vital Part Of Your Benefits Package

The risk of disability is greater than most people realize. Consider these recent statistics:

- Almost three in 10 of today's 20-year-olds will become disabled before reaching age 67  
Social Security Administration, Fact Sheet 2009
- Every 90 seconds in the United States, someone files for bankruptcy in the wake of a serious illness  
The American Journal of Medicine, Vol. 122, No. 8, August 2009

The need for disability coverage is clear, and Your Choice LTD can help provide your employees with income protection against disabilities and illnesses that prevent them from working.

## Employee Assistance Program

An Employee Assistance Program (EAP) is automatically included with our LTD coverage for groups of 10 to 2,499 insured employees. EAP is designed to assist employees and their families in a variety of ways. EAP may be used to locate diet and fitness tools, child and elderly care, home-life solutions, and legal resources. For more personal matters, EAP can also assist with stress and anxiety, financial and legal concerns, alcohol and drug abuse and child or elder care. This EAP service is provided through an arrangement with Horizon Behavioral Services, LLC, which is not affiliated with The Standard. EAP is not an insurance product.

\* Subject to The Standard's prior approval.



Founded in Portland, Oregon in 1906, The Standard is a nationally recognized insurance provider offering group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to over 26,500 groups covering more than 8.4 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

We always strive to do what's right – for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

For more information about enrollment capabilities from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at **[www.standard.com](http://www.standard.com)**.

\* As of June 30, 2011, based on internal data developed by Standard Insurance Company.

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Your Choice Group Voluntary LTD Brochure  
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