Standard Insurance Company
Multnomah County
Group Policy #755566

Group Optional Buy-Up Short Term Disability Insurance

Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you.
It can replace part of your paycheck if you can't work due to a qualifying disability.

Disability insurance may help protect your income if you're unable to work.

Short Term Disability insurance may help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder.

You may receive weekly benefits that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses, such as:**

- Housing Costs
- Groceries
- Car Insurance
- Child Care

Optional Short Term Disability Insurance

	Base coverage you can purchase, paid for by you	Buy-up coverage you can purchase, paid for by you
What Your Benefit Provides This is the benefit you'd receive if you experience a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.	$700 per week Plan maximum per week: $700 Plan minimum per week: $25	60% of your eligible earnings Plan maximum per week: $1,500 Plan minimum per week: $25
Benefit Waiting Period If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.	• 30 days for accidental injury • 30 days for physical disease, pregnancy or mental disorder	• 30 days for accidental injury • 30 days for physical disease, pregnancy or mental disorder
Extended Benefit Waiting Period This applies if you don't apply for this coverage within 31 days of becoming eligible, were eligible for coverage under a prior plan for more than 31 days but were not insured or if your insurance ends because you failed to pay your premium and is later reinstated.	Your benefit waiting period is 60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.	Your benefit waiting period is 60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.
How Long Your Benefits Last This is the maximum length of time you could be eligible to receive a weekly disability benefit.	9 weeks However, STD benefits will end on the date Long Term Disability benefits become payable to you under a group plan provided by your employer, even if that occurs before the end of the 9 weeks.	9 weeks

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

Additional Features

Return to Work Incentive	Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your earnings exceeds 100% of your predisability earnings.
Help With Returning To Work	**Reasonable Accommodation** If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

How Much Your Coverage Costs

Because this insurance is offered through Multnomah County, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

If you have questions regarding how to determine your earnings, please contact your Employee Benefits Office at employee.benefits@multco.us or call **503.988.3477**.

Base Optional STD Plan

Use your age and this table to estimate your semimonthly premium payment:

		Employee Semimonthly Premiums* Employee's Age as of Last July 1							
Basic Annual Earnings (Base Earnings)	Weekly Benefit	< 40	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	65 – 69	60+
$60,684+	$700	$1.40	$0.95	$1.02	$1.16	$1.51	$1.86	$1.86	$1.86

*Base Optional STD plan premium amount shown is paid semimonthly.

Optional Buy-Up STD Plan

Use the rate table below and this formula to estimate your semimonthly premium payment:

______	x 0.60	______	- 700	______	x	______ ÷ 10 =	______	---> ______
Enter your weekly earnings (cannot be more than $2,500). To calculate your weekly earnings, take your annual earnings, multiply by your base earnings and divide by 52.						Enter your rate from the rate table below.	This amount is an estimate of how much you'd pay each month.	To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months and divide by 24 pay periods. This is your semimonthly premium.

Your Age (As of Last July 1)	Rate (Per $10 of Weekly Benefit)
<40	$0.040
40 – 44	$0.027
45 – 49	$0.029
50 – 54	$0.033
55 – 59	$0.043
60+	$0.053

As you consider Optional Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Utilities
- Groceries
- Medical bills
- Car insurance
- Child care costs

Your employer provides you with a basic level of disability insurance. Will that be enough for you? If not, you have the option to enroll in an enhanced level of disability insurance.

To estimate your insurance needs, consider your unique circumstances. Use our calculator at standard.com/disability/needs.

Base Optional STD Plan + Optional Buy-Up STD Plan

Use this formula to estimate your semimonthly premium payment for both coverages:

______	+	______	=	______
Enter your **base Optional STD plan** semimonthly cost from the first table.		Enter your **Optional Buy-Up STD plan** semimonthly cost from the formula above.		This amount is an estimate of how much you'd pay semimonthly for both coverages.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the plan before the coverage can become effective. If this requirement is not met, this plan will not become effective.

To be eligible for coverage, you must be:

- A regular employee of Multnomah County who is a represented non-exempt employee; other than a member of Local 701-operating engineers, Local 88-2 physicians, Local 88-5 dentists, an MCPAA member or an active IBEW member
- Actively working at least 32 hours or three 10-hour shifts each week
- **Class 12** General members **–** Local 88, district attorney investigators, painters and corrections officers with predisability earnings of at least $1,167
- A citizen or resident of the United States or Canada

Employees who are elected officials, on-call, interns, temporary, seasonal, full-time members of the armed forces, leased and independent contractors are not eligible.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period*
- Apply for coverage and agree to pay premium
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

*If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month following or coinciding with the date you become a member.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your Employee Benefits Office at employee.benefits@multco.us or call **503.988.3477** for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20% in your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Exclusions

Subject to state variations, 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, while sane or insane
- 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
- An activity arising out of or in the course of any employment for wage or profit

Limitations

Optional Short Term Disability 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
- Able to work and earn at least 20% of your predisability earnings in your own occupation, but you elect not to
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Your Benefits End

Your Optional Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a group long term disability plan
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Optional Short Term Disability benefits. Deductible income includes:

- Amounts under unemployment compensation law
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits received, or you are eligible to receive, from 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 work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Optional Short Term Disability benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The last day of the pay period in which you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date Multnomah County ends participation in the group policy

Group Insurance Certificate

If coverage becomes effective and you become insured, your group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events is available at multco.us/benefits. The controlling provisions will be in the group policy, which may be amended retroactively in accordance with its terms. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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GP399-STD/TRUST

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