



TheStandard®
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Employee Benefits Group Long Term Disability Insurance

Our Assisted Living Benefit Can Provide Added Income for Those Severely Disabled

Standard Insurance Company's Assisted Living Benefit provides added income to employees with disabilities when they need it the most. Offered as an enhancement to our group Long Term Disability (LTD) insurance, the Assisted Living Benefit is provided to employees with severe disabilities.

To find out more about how our Assisted Living Benefit can help employers provide for employees who suffer severe disabilities, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575.

Qualification

When employers opt for this enhancement, the benefit is available for their employees to whom LTD Benefits are payable, when suffering one of the severe disabilities described below, and the condition is expected to last 90 days or more:

- The employee is unable to safely and completely perform two or more Activities of Daily Living* without assistance, or
- The employee requires supervision for health or safety due to severe cognitive impairment.

Additional Income Replacement Amounts

Employers may choose one of two options: to increase income replacement to 80 percent or to 100 percent of insured predisability earnings. The additional benefits paid under the Assisted Living Benefit are not reduced by deductible income.

Benefit Waiting Period

The benefit waiting period is the same as that for the LTD Benefit and runs concurrently. Once the LTD Benefit waiting period has been satisfied, so has the waiting period for the Assisted Living Benefit.

Maximum Benefit Period

The maximum benefit period is the same as that for the LTD Benefit. The Assisted Living Benefit ends on the date that LTD Benefits end.

Maximum Benefit Amount

Paid in addition to the LTD Benefit amount, the maximum benefit amount for the Assisted Living Benefit cannot exceed \$5,000.

The Assisted Living Benefit is a small policy enhancement that can make a huge difference to employees during a period of extreme need.

* The six Activities of Daily Living are bathing, continence, dressing, eating, toileting and transferring.

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