Group Voluntary Short Term Disability Insurance

Answers To Your Questions About Coverage From The Standard



Standard Insurance Company

Group Voluntary Short Term Disability Insurance

TheStandard®



About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Short Term Disability (STD) insurance coverage offered to the eligible employees in your company. It is not intended to provide a detailed description of the coverage. Features of the coverage may vary by state. Refer to the Coverage Highlights for additional details of the plan.

If coverage becomes effective and you become insured, you will receive a certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither this booklet nor the certificate modify the group policy or the insurance coverage in any way.



Group Voluntary Short Term Disability Insurance Features

Short Term Disability (STD) insurance pays a benefit in the event you cannot work because of a covered non-occupational illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Commonly Asked Questions

What Is The Effective Date Of This Plan?

The effective date of this Voluntary STD coverage is dependent upon a minimum number of eligible employees in your company applying and qualifying for the coverage. This level of participation has been agreed upon by your employer and The Standard. The group coverage is not effective until the agreed upon participation levels are reached.

If the minimum participation requirement is met and the group policy goes into effect, then the effective date of your coverage depends on when you become a member, when you apply and whether you are required to provide evidence of insurability.

If you are not required to provide evidence of insurability, and you apply and agree to pay premiums, your coverage becomes effective on:

- The date you become eligible if you apply on or before that date, or
- The date you apply if you apply within 31 days after you become eligible.

If you are required to provide evidence of insurability, and you apply and agree to pay premiums, your coverage becomes effective on the date The Standard approves your evidence of insurability.

In every case, you must meet an active work requirement before your insurance becomes effective.

What Is The Active Work Requirement?

Active work means performing with reasonable continuity the material duties of your own occupation at your employer's usual place of business. You must be capable of active work on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled.



Will I Have To Provide Information Regarding My Medical History To Become Insured?

The Standard may require you to provide information regarding your medical history, referred to as evidence of insurability, if you:

- Apply more than 31 days after you become eligible for insurance
- Were eligible but not insured under your company's prior group STD plan, if any
- Terminate your coverage for any reason but later apply to become insured again
- Request to insure predisability earnings that are greater than the last amount for which evidence of insurability was required

If you are required to submit evidence of insurability, your coverage becomes effective on the date The Standard approves your evidence of insurability.

Contact your human resources department for the Medical History Statement form when evidence of insurability is required. Refer to the Coverage Highlights and group policy for additional details.

When Am I Considered Disabled?

During the benefit waiting period, you are 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 percent of your predisability earnings when working in your own occupation.

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

How Is The STD Benefit Amount Calculated?

The weekly STD benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by other income you receive or are eligible to receive while STD benefits are payable. This other income is referred to as deductible income.

In the example below, the STD benefit amount is 60 percent of insured predisability earnings. If your weekly earnings before becoming disabled were $500, your weekly STD benefit would be as follows:

Insured predisability earnings	$500
STD benefit percentage	x 60%
Amount of STD benefit	**$300**



What Is Deductible Income?

Deductible income is income you receive or are eligible to receive while STD benefits are payable. It includes but is not limited to the following:

- Amounts under unemployment compensation law
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits 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 worked as much as you are able considering your disability
- Earnings or compensation included in your predisability earnings and which you receive or are eligible to receive while STD benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

What Are Some Of The Other Features Of This Coverage?

This STD coverage has the following features:

- You make premium payments through payroll deduction
- STD benefits are federally tax-free under current federal tax law, if premium payments are made with after-tax dollars
- If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification

What Exclusions Apply To This Coverage?

You are not covered for a disability caused or contributed to by any of the following:

- Involvement in any employment for wage or profit
- 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

* For Colorado and Missouri residents, "insane" is not applicable.



What Limitations Apply To This Coverage?

STD 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 percent of your predisability earnings in your own occupation, but you elect not to work
- Receiving sick-leave pay, annual or personal-leave pay, or other salary continuation, including donated amounts from your employer

When Does My Coverage End?

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution
- The date your employment terminates
- The date the group policy terminates
- The date you cease to be a member (insurance may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

How Do I Apply?

To apply for the Voluntary STD insurance coverage, complete the Enrollment Form in your enrollment packet, place it in a confidential envelope and submit it to your human resources department.

You can apply at any time your employer has active group coverage as long as you meet the requirements to become insured. However, if you apply more than 31 days after the end of your eligibility waiting period, evidence of insurability may be required. Coverage subject to evidence of insurability is not effective until approved by The Standard. Refer to the Coverage Highlights for additional details.

What If I have Additional Questions?

If you have any additional questions, please contact your human resources representative.



For more than 100 years we have been dedicated to our core purpose: to help people achieve financial security so they can confidently pursue their dreams. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance. We provide insurance to nearly 26,000 groups covering more than 8.5 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.

To learn more about The Standard, visit us at **www.standard.com**. For more information about group Voluntary STD insurance from The Standard, contact your human resources department.

* As of January 31, 2010, based on internal data developed by Standard Insurance Company.

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GP399-STD, GP899-STD, GP309-STD, GP209-STD,
GP399-STD/ASSOC, GP399-STD/TRUST

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SI **10388** (5/10) EE