



Voluntary Short Term Disability (STD) Insurance

Short Term Disability insurance pays a weekly benefit in the event you cannot work because of a covered 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. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through the State of Oregon.

Eligibility Requirements

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| Employee | <ul style="list-style-type: none"> • You must be an active employee of a PEBB Participating Organization as defined in Oregon Administrative Rules (OAR) 101-010-0005, who is regularly scheduled to work and who meets the terms of eligibility for insurance under the Group Policy outlined in the PEBB Administrative Rules • Seasonal/intermittent employees, employees scheduled to work less than 90 days, temporary, and full-time members of the armed forces are not eligible |
| Premium | <ul style="list-style-type: none"> • You pay 100 percent of the premium for this coverage through easy payroll deduction |

Benefit Amount and Duration

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|------------------------------------|---|
| Benefit Percentage | Your weekly STD benefit is 60 percent of the first \$2,770 of your weekly insured predisability earnings, reduced by deductible income |
| Plan Maximum Weekly Benefit | \$1,662 |
| Plan Minimum Weekly Benefit | \$25 |
| Maximum Benefit Period | 4 weeks if preexisting condition limitation applies; or 13 weeks if preexisting condition limitation does not apply. 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 Maximum Benefit Period. |

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period if you are an elected or appointed official, receive medical underwriting approval (if applicable), and 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 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 agency or university representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design

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| Benefit Waiting Period | <p>If your claim for STD Benefits is approved by The Standard, benefits become payable after you have served continuously the applicable days noted below for your disability and you remain disabled. Benefits are not payable during the benefit waiting period.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Accidental Injury</td> <td>After 0 days</td> </tr> <tr> <td style="width: 50%;">Physical disease, pregnancy or mental disorder</td> <td>After 7 days</td> </tr> </table> | Accidental Injury | After 0 days | Physical disease, pregnancy or mental disorder | After 7 days |
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| Definition of Disability | <p>You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"> • 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 in 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.

Deductible Income

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

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts)
- Earnings from work activity while you are disabled, plus the earnings you could receive if you worked as much as your disability allows
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Additional Feature

Please see your agency or university representative for additional information about the feature and benefit below.

**Reasonable
Accommodation
Expense Benefit**

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.

Exclusions

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
- 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

Preexisting Condition Limitation

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which you have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Preexisting Condition Period The 90-day period just before your insurance becomes effective

Exclusion Period 12 months

Limitations

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
- Confined for any reason in a penal or correctional institution
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Benefits End

STD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date you begin working for an employer other than State of Oregon, or become self-employed

- The date benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits
- The date long term disability benefits become payable to you under a long term disability plan

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The last day of the calendar month in which your employment terminates*
- The date the group policy terminates
- The date you cease to meet the eligibility requirements* (insurance may continue for limited periods under certain circumstances)

*If premium payment for the next calendar month is made prior to the date your employment terminates or prior to the date you cease to meet the eligibility requirements, insurance will end on the last day of the calendar month following the month in which your employment terminates or you cease to be a member.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance 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 the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Rates

If you have questions regarding how to determine your earnings, please contact your agency or university representative. Premiums for this coverage will be deducted directly from your paycheck.

<u>Coverage</u>	<u>Percent of Insured Earnings</u>
Short Term Disability	0.75

To calculate your monthly payroll deduction, use the formula indicated below:

1. Enter your average monthly earnings, not to exceed \$12,002, on Line 1. Line 1: _____
2. Select your rate from the rate table and divide this by 100. Line 2: 0.0075 _____
3. Multiply Line 1 by the amount shown on Line 2. Line 3: _____

The amount shown on Line 3 is your estimated monthly payroll deduction.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. 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 and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 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 products from The Standard, Contact your human resources department or visit us at **www.standard.com**.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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GP399-STD, GP 899-STD, GP309-STD,
GP209-STD, GP399-STD/ASSOC, GP399-STD/TRUST