



**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 Hennepin County.

**Eligibility Requirements**

- |                 |   |
|-----------------|---|
| <b>Employee</b> | <ul style="list-style-type: none"> <li>• An active permanent or probationary employee in regular (non-temporary) appointment with Hennepin County with regular standard hours of 30 or more per week;</li> <li>• A limited duration appointment employee with Hennepin County that has an appointment that exceeds 6 months and with regular standard hours of 30 or more per week; or</li> <li>• An active employee in a grant or in an unclassified position that is defined to include benefits and has regular standard hours of 30 or more per week.</li> <li>• A citizen or resident of the United States or Canada</li> <li>• Temporary and seasonal employees, full-time members of the armed forces, leased employees, elected officials and independent contractors are not eligible</li> </ul> |
| <b>Premium</b>  | <ul style="list-style-type: none"> <li>• You pay 100 percent of the premium for this coverage through payroll deductions</li> </ul>   |

**Benefit Amount and Duration**

- |                                    |  |
|------------------------------------|--|
| <b>Benefit Percentage</b>          | Your weekly STD benefit is 60 percent of the first \$3,333 of your weekly insured predisability earnings, reduced by deductible income   |
| <b>Plan Maximum Weekly Benefit</b> | \$2,000  |
| <b>Plan Minimum Weekly Benefit</b> | \$100  |
| <b>Maximum Benefit Period</b>      | <ul style="list-style-type: none"> <li>• <b>Option 2:</b> 83 days</li> <li>• <b>Option 3:</b> 76 days</li> <li>• <b>Option 4:</b> 60 days</li> <li>• <b>Option 5:</b> 45 days</li> </ul> |

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.

Note:

- All late applications (applying after becoming eligible), and requests for an Option with a shorter benefit waiting period are subject to a benefit waiting period of 60 days for disabilities caused by physical disease, substance abuse, pregnancy or mental disorder until you have been insured for 12 months. Reinstatements are subject to medical underwriting approval. To submit a medical history statement online, visit: [http://www.standard.com/mybenefits/mhs\\_ho.html](http://www.standard.com/mybenefits/mhs_ho.html).

**Employee Coverage Effective Date**

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, 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 HR Service Center (phone: 612.348.7855) for more information regarding the requirements that must be satisfied for your insurance to become effective.

**Understanding Your Plan Design**

**Benefit Waiting Period**

If you become disabled and your claim for STD benefits is approved by The Standard, STD benefits become payable after completion of the benefit waiting period, and you have exhausted all but 80 hours of your accrued paid leave. Examples of accrued paid leave include paid sick leave, annual or personal leave, comp time, deferred holiday, paid time off, vacation pay, banked special leave without pay, or other salary continuation. The benefit waiting period is a specified number of days during which you must remain continuously disabled. STD benefits are not payable during the benefit waiting period. The benefit waiting period depends on the plan option you choose.

Note: Plan Option 1 was eliminated effective 12/15/13.

	<b>Option 2</b>	<b>Option 3</b>
<u>Cause of disability</u>	<u>Benefit waiting period</u>	<u>Benefit waiting period</u>
Accidental Injury	7 calendar days	14 calendar days
Physical disease, pregnancy or mental disorder *	7 calendar days	14 calendar days

  

	<b>Option 4</b>	<b>Option 5</b>
<u>Cause of disability</u>	<u>Benefit waiting period</u>	<u>Benefit waiting period</u>
Accidental Injury	30 calendar days	45 calendar days
Physical disease, pregnancy or mental disorder *	30 calendar days	45 calendar days

Note: If you do not apply for this STD coverage within 30 days of becoming eligible, your benefit waiting period for physical disease, pregnancy or mental disorder will be 60 days if you become disabled during the first 12 months after your coverage takes effect.

**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 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:

- Amounts under any workers' compensation law, unemployment compensation law, state disability income benefit law or similar law
- Any amounts you receive under Hazardous Duty Pay as provided under County HR Rule 12.11d

- Disability or retirement benefits under PERA. However, deductible income does not include income received from a 457 (b) Deferred Compensation plan, the County's Supplemental Retirement Plan, or the County's vacation/PTO donation program
- 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
- Any amount you receive by compromise, judgment, settlement or other method as a result of a claim for any of the above

**Additional Features**

Please see your human resources representative for additional information about the features and benefits 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**

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your involvement in any employment for wage or profit
- 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

**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
- 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
- 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
- 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 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
- If applicable, 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 date 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 applicable, the date your employer ceases to participate under the group policy

**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**

The plan rate for group Voluntary STD coverage is indicated in the table below. Premiums for this coverage will be deducted directly from each paycheck.

	<u>Plan Option 2</u>	<u>Plan Option 3</u>	<u>Plan Option 4</u>	<u>Plan Option 5</u>
	7 day BWP*	14 day BWP*	30 day BWP*	45 day BWP*
<b>Rate per \$10 of STD benefit:</b>	\$0.23	\$0.17	\$0.11	\$0.07

\*BWP=Benefit Waiting Period

Note: Plan Option 1 was eliminated effective 12/15/13.

To calculate your Bi-Weekly payroll deduction, use the formula indicated below:

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1. Enter your average weekly earnings. not to exceed \$3,333, on Line 1. Line 1: \_\_\_\_\_
  2. Multiply your weekly earnings (Line 1) by 0.60 and enter on Line 2. Line 2: \_\_\_\_\_
  3. Select your rate from the rate table and enter on Line 3. Line 3: \_\_\_\_\_
  4. Multiply Line 2 by the amount entered on Line 3. Line 4: \_\_\_\_\_
  5. Divide the amount entered on Line 4 by 10 and enter on Line 5. Line 5: \_\_\_\_\_

The amount shown on Line 5 is your estimated Bi-Weekly payroll deduction.

**Applying for Voluntary STD insurance coverage**

To apply for Voluntary STD insurance, newly eligible employees should complete the enrollment process through the Hennepin County Apex Employee Self Service Portal. If you are a current, benefit eligible employee, go to the Hennepin County Benefits Division web page at [www.hennepin.us/employees](http://www.hennepin.us/employees) for instructions. You can apply at any time, but remember if you apply more than 30 days after becoming eligible, the late enrollment penalty applies.

If you have any additional questions, please contact the HR Service Center at 612-348-7855.



### **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](http://www.standard.com).

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

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

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