



Group Short Term Disability Insurance

? About This Coverage

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

What Your Benefit Provides	60% of your eligible earnings, up to a maximum benefit of \$2,500 per week. Plan minimum \$25 per week.
Benefit Waiting Period	14 days for accidental injury 14 days for physical disease, pregnancy or mental disorder
How Long Your Benefits Last	365 days
How Much Your Coverage Costs	The monthly premium is \$53.44. Your employer is paying \$25.60 and you pay the remaining amount of \$27.84. Participation is mandatory.

≡ Additional Features

Your coverage comes with some added 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 work earnings exceeds 100 percent of your predisability earnings.
Help with Returning to Work	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.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular IBEW Field Local 47 Member **OR** Management employee representing the IBEW public utilities Supervisory Unit of City of Riverside
- Actively working at least 20 hours per week
- A citizen or resident of the United States or Canada

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

Eligibility Waiting Period

You are eligible on the first of the month that follows the date you become a member.

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 substantial and material acts necessary to pursue your own occupation and you are not working in your own occupation, or
- You are unable to earn percent or more of your indexed predisability earnings while 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

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)
- An activity arising out of or in the course of any employment for wage or profit

Limitations

Short Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician (which is appropriate for the condition or conditions causing the disability) until your maximum point of recovery
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard and your physician, unless your disability prevents you from participating
- 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 Your Benefits End

Your 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 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
- Your work earnings equal or exceed 80 percent of your predisability earnings

Deductible Income

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

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid
- Amounts under unemployment compensation law
- Disability benefits received from any other group insurance that exceed percent of your indexed predisability earnings when added to your Short Term Disability benefit
- Any retirement benefits received or disability benefits you received or are entitled 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
- Earnings or compensation included in your predisability earnings which you receive or have a right to receive while Short Term Disability 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

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 date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date City of Riverside ends participation in the group policy

Group Insurance Certificate

This information is only a brief description of the group Short Term Disability insurance policy sponsored by City of Riverside. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and City of Riverside may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

About 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. 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 www.standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 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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