



Benefits at a Glance for the State of Iowa

Group Policy # 754414
Effective Date January 1, 2017

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company (The Standard) helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by the State of Iowa.

This Benefits at a Glance does not apply to part-time General Assembly employees. If you are a part-time General Assembly employee, contact your Employer for other materials describing your coverage.

Eligibility

Definition of a Member

You are a member if you are a regular full-time employee of the State of Iowa and actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the later of (A) the Effective Date, or (B) one of the following dates:

General Assembly members: on the January 1 following the date you are elected to General Assembly

All other members: on the first day of the calendar month coinciding with or next following one month as a Member.

Benefits

Monthly Benefit

60 percent of the first \$5,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, temporary workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$3,000 before reduction by deductible income

Minimum Monthly Benefit

\$100

Benefit Waiting Period

The greater of 18 weeks, excluding holidays, or the period for which you are eligible for sick leave from the State of Iowa, whichever is longer.

Definition of Disability

For the first 12 months, including the benefit waiting period, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

Maximum Benefit Period

If you become disabled, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
60 or younger.....	To SSNRA, or 60 months, whichever is longer.
61 through 69.....	60 months, but not beyond age 70, however not less than 12 months.
70 or older.....	12 months

Other Features and Services

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| <ul style="list-style-type: none"> • 24 hour coverage, including coverage for work-related disabilities • Family Care Expense Adjustment • Reasonable Accommodation Expense Benefit • Rehabilitation Incentive Benefit • Rehabilitation Plan Provision | <ul style="list-style-type: none"> • Return to Work Incentive • Return to Work Responsibility • Survivors Benefit • Temporary Recovery Provision • Waiver of Premium while LTD benefits are payable |
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This information is only a brief description of the group LTD insurance policy sponsored by the State of Iowa. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the State of Iowa 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.