



Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company 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 contributory or non-contributory, as determined by the employer.

Eligibility

Definition of a Member	A regular employee of a Participating Employer of the Printers' Disability Trust, actively working at least 30 hours per week, and a citizen or resident of the United States or Canada. An eligible employee does not include a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	The eligibility waiting period will be determined by the employer.

Benefits

Monthly Benefit	<u>Under 10 Lives</u> 60 percent of the first \$5,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.) <u>Over 10 Lives</u> 60 percent of the first \$10,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Monthly Benefit	<u>Under 10 Lives</u> \$3,000 <u>Over 10 Lives</u> \$6,000
Minimum Monthly Benefit	\$100
Benefit Waiting Period	Plan A - 90 days Plan B - 180 days

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, the employee will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- Unable to perform with reasonable continuity the material duties of the own occupation, and
- Suffer a loss of at least 20 percent of predisability earnings when working in an own occupation.

Employees are not considered disabled merely because the right to perform an own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, the employee will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If the employee becomes disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If the employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by Trustees of the Printers' Disability Trust. 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 Trustees of the Printers' Disability Trust 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.

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SI 13271-D-TN-642438-C-PLAN A&B (4/20)

6429349-536874