

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 your Employer.

Employer means any unit of local government or other local agency, public entity, school, jail, department, board, or authority in the Commonwealth of Virginia which a) is eligible for and is participating in the Virginia hybrid retirement program described in §51.1-169 of the Code of Virginia, b) has signed a group application with The Standard, and c) whose participation under the Group Policy has been approved in writing by The Standard.

Eligibility

Definition of a Member

You are a member if you are:

- A regular employee of the Employer who is participating in the Virginia hybrid retirement program described in § 51.1-169 of the Code of Virginia;
- Actively At Work at least the minimum hours per week required by the Employer for coverage under the Program, but in no event less than 10 hours each week (for purposes of the Member definition, Actively At Work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of Active Work on those days); and
- A citizen or resident of the United States or Canada.

You are not a member if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Class Definition

Class 1 Members with fewer than 12 months continuous participation in the Virginia hybrid retirement program described in § 51.1-169 of the Code of Virginia

Class 2 Members with at least 12 months continuous participation in the Virginia hybrid retirement program described in § 51.1-169 of the Code of Virginia

Eligibility Waiting Period

You are eligible on the latest of the following dates:

- January 1, 2014; or
- The effective date of your Employer's participation under the Group Policy; or
- The first day as a Member.

Benefits

Monthly Benefit

Class 1 **For a disability arising out of or in the course of employment with the Employer:**
60 percent of the first \$41,667 of your predisability earnings, reduced by deductible income.

For any other disability:
None

Class 2 60 percent of the first \$41,667 of your predisability earnings, reduced by deductible income.

Maximum Monthly Benefit

\$25,000 before reduction by deductible income

Minimum Monthly Benefit

\$100

Benefit Waiting Period

The period for which benefits are payable under the Employer's short term disability benefits program, including any benefit waiting period under that plan.

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, 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; or you are unable to earn 80 percent or more of your predisability earnings, when working in your 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 80 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 before age 60, LTD benefits may continue until SSNRA. If you become disabled at age 60 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
59 or younger	To SSNRA
60 through 64	5 years
65 through 68	To age 70
69+	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Pension Contribution Benefit
- Lifetime Security Benefit (if elected by your Employer)

This information is only a brief description of the group LTD insurance policy sponsored by The Standard. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard 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.