



Benefits at a Glance for Multnomah County
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Group Policy # 755566 Effective Date January 1, 2018

Group Short Term Disability Insurance

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

The cost of this insurance is paid by Multnomah County.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Multnomah County who is

- a) Non-Represented;
- b) Elected Official's Staff;
- c) Local 701-Operating Engineers
- d) Local 88-2 Physicians;
- e) Local 88-5 Dentists
- f) Prosecuting Attorneys (MCPAA); or
- g) IBEW Members

actively working at least 20 hours each week, and a citizen or resident of the United States or Canada. Some classifications are excluded, such as employees who are elected officials, on-call, temporary (other than temporary management group), interns, seasonal employees, independent contractors, and others. See your Certificate.

Class Definition

Class 2: Prosecuting Attorneys (MCPAA) and active IBEW Members

Coverage Effective Date

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with the first day as a Member.

Benefits

Weekly Benefit

60 percent of the first \$2,500.00 of weekly predisability base earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Weekly Benefit

\$1,500

Benefits Continued

Minimum Weekly Benefit

\$25

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 30 days.

Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are 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
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

For STD insurance, own occupation means the job you are ordinarily performing for your Employer when Disability begins.

Maximum Benefit Period

9 weeks

Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group STD insurance policy sponsored by Multnomah County. 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 Multnomah County 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 County Benefits Office representative.