



# Group Short Term Disability Insurance

Group Short Term Disability 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 contributory or non-contributory, as determined by the employer.

## Eligibility

<b>Definition of a Member</b>	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 employees does not include a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Eligibility Waiting Period</b>	The eligibilty waiting period will be determined by the employer.

## Benefits

<b>Weekly Benefit</b>	60 percent of the first \$2,308 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
<b>Maximum Weekly Benefit</b>	\$1,385
<b>Minimum Weekly Benefit</b>	\$15
<b>Benefit Waiting Period</b>	The weekly benefit becomes payable the first day the employee is disabled for disability caused by accidental injury and after 7 days for disability caused by physical disease, pregnancy or mental disorder.

**Definition of Disability**

For the benefit waiting period and while the Short Term Disability benefits are payable, the employee is considered disabled if:

- Unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of the employee's own occupation, and
- Suffer a loss of at least 20 percent of predisability earnings when working in the employee's own occupation

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

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

**Maximum Benefit Period**

90 days

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## Other Features and Services

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

This information is only a brief description of the group Short 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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