



Help Cover Monthly Expenses When You're Unable to Work



Protect Your Income Like You Would Your Health

You protect your wellness by having health insurance to cover costly medical bills and the care you receive. You might pay for home, auto, and life insurance to help shield your loved ones from possible unexpected loss.

But what if you are unable to work and earn an income? It's tough to consider, but illnesses and injuries do happen - even to people who plan ahead. What would you do if you were unable to meet monthly expenses - like your mortgage or rent, food, and utilities?

Group Long Term Disability (LTD) Insurance from Standard Insurance Company (The Standard) is designed to help. This coverage pays a benefit if you are unable to work due to a covered illness or injury. This benefit is meant to replace a portion of your income to help you meet monthly expenses when you may need it most.

How Many Paychecks Could You Miss?

Disability insurance can help you pay for daily living expenses and things like:

-  Rent/Mortgage
-  Car Insurance
-  Groceries
-  Child Care

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

This information is only a brief description of the Group Long Term Disability Insurance policy. 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, and exclusions. 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.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

The Risk of Disability is Real

More than 25%

of today's 20-year-olds will become disabled during their career.¹

Top 5 Causes of LTD Claims²

1. Muscle/bone disorders **28.6%**
2. Cancer **15.1%**
3. Accidents **10.3%**
4. Cardiovascular **8.7%**
5. Mental Disorders **8.3%**

52% of adult Americans

have no savings earmarked for emergencies.³

Less than 5%

of disabling accidents and illnesses are work related. The other 95 percent are not, meaning Workers Compensation doesn't cover them.⁴

Key Features

Two Benefit Levels Designed to Fit Your Needs

Eligible excluded employees can either:

- Replace up to 65 percent of the first \$15,385 of your monthly base salary; or
- Replace up to 55 percent of the first \$18,182 of your monthly base salary

Maximum Benefit

\$10,000

Minimum Benefit

\$100 or 15 percent of your benefit before reduction of deductible income, whichever is greater.

Benefit Waiting Period

Benefits become payable after a six-month waiting period during which you are continuously disabled. You are responsible for making monthly premium payments during the benefit waiting period.

Maximum Benefit Period

Determined by your age at the time of disability, benefits may continue until age 65, the Social Security Normal Retirement Age, or under the plan's age-graded schedule, whichever is greatest.

Benefit Premium

The premium payment is determined by the benefit option you elect. Payments are conveniently managed by automatic payroll deduction.

Additional Perks

- **Survivors Benefit** equal to six times your unreduced Group LTD benefit may be payable to your survivors if you die while benefits are payable and has been continuously disabled for at least 180 days. Any Survivors Benefit payable will be first applied to any overpayment of your claim due to The Standard.
- **Dependent Education Benefit** may be payable if you have a dependent under the age of 22 attending an accredited post-secondary school on a full-time basis while you are disabled. An additional \$150 per month for up to 48 months for each child is available.
- **Family Care Expenses Benefit** adjusts any calculated work earnings offset if you are participating in an approved rehabilitation plan and incur child or elder expenses.
- **Conversion** allows you the option to purchase LTD conversion insurance after the termination of your insurance if you meet the requirements defined by the group policy.



Visit your Group LTD benefits website at standard.com/mybenefits/california to view the following resources and enroll:

- Coverage Summaries
- Needs Estimator
- Premium Calculator
- Certificate of Insurance



We're here to help. Contact The Standard toll-free at 888.641.7193 for answers to specific benefit questions including:

- Eligibility Requirements
- Exclusions
- Limitations
- Reductions

¹U.S. Social Security Administration, Facts. ssa.gov/disabilityfacts/facts.html. Accessed June 2, 2017

²Council for Disability Awareness, 2014 Long Term Disability Claims Review

³U.S. Federal Reserve Board, Report on the Economic Well-Being of U.S. Households in 2016, May 2017

⁴ Council for Disability Awareness, 2013 Long term Disability Claims Review