



## GROUP LONG TERM DISABILITY INSURANCE

Protect your income while coping with a long-lasting disability.

Long Term Disability insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few months or years, this benefit can help you protect your income — and those who depend on it.

**Long Term Disability insurance helps protect your income if you can't work and don't get your regular paycheck.**

**Long Term Disability insurance** can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage helps replace part of your paycheck. That can help you protect your lifestyle and savings.

**You can get help returning to work when you're ready.** This Long Term Disability coverage includes incentives and assistance to help you get back to work. The Standard may also help pay the costs of modifying your workplace to accommodate your needs.

Long-term disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Long Term Disability insurance can help you maintain your lifestyle and pay for things, such as:**



**Housing Costs**



**Groceries**



**Car Insurance**



**College Tuition**

# Long Term Disability Insurance

## What Your Benefit Provides

This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

**Class 1** 60% of your eligible earnings, up to a maximum benefit of \$10,000 per month.  
Plan minimum per month: \$100 or 10% of the Long Term Disability benefit, whichever is greater.

**Class 2** 60% of your eligible earnings, up to a maximum benefit of \$15,000 per month.  
Plan minimum per month: \$100 or 10% of the Long Term Disability benefit, whichever is greater.

## Benefit Waiting Period

If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your monthly benefit.

90 calendar days

## How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

**Class 1** Until Age 65

**Class 2** Until your Social Security Normal Retirement Age

Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the Maximum Benefit Period table in the Important Details section for specifics.

See the Important Details section for more information, including requirements, limitations, exclusions and definitions.

# Additional Features

## Help With Returning To Work

This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.

If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.

You may also be eligible to receive an additional benefit of 10% of your predisability earnings for participating in an approved rehabilitation plan, subject to the plan maximum.

## Survivors Benefit

If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.

## Support When You Need It

You'll have access to an Employee Assistance Program. This is a valuable confidential counseling resource if you're experiencing personal or work-related issues. This service is provided through an arrangement with a service provider who is not affiliated with The Standard.

## Additional Features Continued

### Family Care Expense Benefit

Applies if you are disabled, have returned to work and continue to receive Long Term Disability benefits. For 24 months, a portion of qualified expenses (up to \$350 per dependent or \$1,000 per family, per month) is deducted from your work earnings.

## How Much Your Coverage Costs

Because this insurance is offered through Renown Health, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends your age and benefit amount.

Use this formula to calculate your premium payment:

$$\begin{array}{ccccc} & \times & \div 100 = & \longrightarrow & \\ \hline \text{Enter your monthly earnings} & & \text{Enter your rate from the rate} & & \text{This amount is an estimate} \\ \text{Class 1: not to exceed \$16,667} & & \text{table.} & & \text{of how much you'd pay each} \\ \text{Class 2: not to exceed \$25,000} & & & & \text{month.} \\ & & & & \text{To get a sense of your semimonthly} \\ & & & & \text{premium, take your monthly premium,} \\ & & & & \text{multiply by 12 months, and divide by 24} \\ & & & & \text{pay periods. This is your semimonthly} \\ & & & & \text{premium.} \end{array}$$

Your Age*	Rate (% of Monthly Eligible Earnings)
<30	0.200
30–34	0.240
35–39	0.590
40–44	0.880
45–49	1.100
50–54	1.440
55–59	1.880
60+	1.810



### As you consider Long Term Disability insurance, evaluate what makes sense for you.

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you cover your housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/disability/needs](https://standard.com/disability/needs).

\*Rates will initially be based on your age on the effective date of your coverage, then on the Jan. 1 preceding the date of a change in age thereafter.

Important Details

Here’s where you’ll find the details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of Renown Health actively working at least 20 hours per week
- **Class 1** All members other than providers as defined by Renown Health
- **Class 2** Providers as defined by Renown Health
- A citizen or resident of the United States or Canada

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

Employee Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period\*
- Apply for coverage and agree to pay premiums
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

\*You are eligible on the first day of the month coinciding with or next following 30 days as a member.

If you are not actively at work (unable to perform all normal duties of your job) on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

All late applications (applying more than 30 days after becoming eligible, except those applying due to a family status change) and reinstatements are subject to medical underwriting approval. Employees eligible for insurance under the prior plan for more than 30 days but not insured are also subject to medical underwriting approval.

If your family status changes, you may have the ability to apply for coverage for a limited time without having to submit a Medical History Statement. Please see your human resources representative or plan administrator for more information.

If you elect coverage that requires medical underwriting approval, you will be prompted to submit a Medical History Statement online at the time of enrollment.

Definition of Disability

**Class 1** For the benefit waiting period and the first 24 months

**Class 2** To the end of the maximum benefit period that Long Term Disability benefits are payable.

**Class 1 & 2** You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20% of your predisability earnings when working in your own occupation.

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

**Class 1** After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

**Class 1** The benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
59 or younger	To age 65 or 5 years, if longer
60	5 years
61	4 years
62	3 years, 6 months
63	3 years
64	2 years, 6 months
65	2 years
66	1 year, 9 months
67	1 year, 6 months
68	1 year, 3 months
69	1 year

**Class 2** The benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
61 or younger	To Social Security Normal Retirement Age
62	60 months
63	48 months
64	42 months
65	36 months
66	30 months
67	24 months
68	18 months
69	12 months

## Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

## Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the specified waiting period:

**Class 1** 12 month period

**Class 2** 3 month period

And just before your insurance becomes effective:

- For which you have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

The preexisting condition provision applies until you have been continuously insured for the exclusion period and have been actively at work for at least one full day after the exclusion period:

**Class 1** 24 months

**Class 2** 12 months

**Class 1** If you are treatment free for 12 consecutive months during the exclusion period, any remaining exclusion period will not apply.

## Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work during the own occupation period and earn at least 20% of your indexed predisability earnings, but you elect not to work. During the own occupation period the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation.

In addition, the length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- **Class 1** Your disability is caused or contributed to by mental disorders, the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder
- **Class 2** Your disability is caused or contributed to by mental disorders

## When Your Benefits End

Your Long Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- You maximum benefit period ends
- Benefits become payable under any other long term disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away
- With respect to a qualified medical condition disability:
  - The date the qualified medical condition no longer presents a reasonable risk of transmission to patients
  - The date you are able to work in your own occupation or any other occupation and are able to earn at least 20% of your indexed predisability earnings but elect not to work

## Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Long Term Disability benefits. **Deductible income includes:**

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts, but not vacation pay) paid to you by your employer that exceeds 100% of your indexed predisability earnings when added to your Long Term Disability benefit
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance
- Any retirement or disability benefits you received from your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

## When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

## Conversion

**Class 2** You may have the option to obtain Long Term Disability conversion insurance after the termination of your insurance with Renown Health, if you meet the requirements defined by the group policy.

## Group Insurance Certificate

If coverage becomes effective and you become insured, contact your human resources representative for a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [standard.com](https://standard.com).

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.

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