



## 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 may help 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 may help replace part of your paycheck, which can help 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.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.\* 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 like:**



**Housing Costs**



**Groceries**



**Car Insurance**



**College Tuition**

\*Source: Basic Facts, U.S. Social Security Administration, June 2018

# 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.

60 percent of the first \$12,000 of your predisability earnings, up to a maximum benefit of \$7,200 per month. Plan minimum per month: \$100.

## Medical Underwriting Approval for Long Term Disability Coverage Required:

1. To become insured under the group policy.
2. To decrease your Benefit Waiting Period.
3. To increase your benefit if you are currently a Class 1 member (any member who on and after January 1, 2001 has elected to remain continuously insured for the amount of the member's benefit in effect on December 31, 2000 under the Policyholder's group long term disability plan).

Submit a medical history statement for approval online at [myeoi.standard.com/608011](http://myeoi.standard.com/608011).

## 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 become eligible to receive your monthly benefit.

You may elect one of the following Benefit Waiting Periods: 60 days, 90 days, or 180 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.

Until age 65

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, exclusions, limitations 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.

## Survivors Benefit

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

# How Much Your Coverage Costs

Because this insurance is offered through California Association of Professional Scientists, 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 on a number of factors, such as your age and benefit amount.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your monthly earnings (cannot be more than \$12,000)}}{\text{Enter your rate from the rate table. Rate percent of insured earnings.}} \times \text{This amount is an estimate of how much you'd pay each month} \div 100 =$$

60-day Benefit Waiting Period	Non-Tobacco User		Tobacco User	
Your Age (as of January 1)	Rate % Male	Rate % Female	Rate % Male	Rate % Female
<30	0.41	0.69	0.47	0.80
30-34	0.43	0.89	0.49	1.04
35-39	0.54	1.20	0.63	1.38
40-44	0.80	1.64	0.92	1.88
45-49	1.20	2.00	1.38	2.30
50-54	1.81	2.23	2.08	2.57
55-59	2.33	2.48	2.68	2.85
60+	2.72	2.72	3.13	3.13

90-day Benefit Waiting Period	Non-Tobacco User		Tobacco User	
Your Age (as of January 1)	Rate % Male	Rate % Female	Rate % Male	Rate % Female
<30	0.32	0.58	0.37	0.67
30-34	0.32	0.74	0.37	0.85
35-39	0.42	1.01	0.48	1.16
40-44	0.65	1.45	0.75	1.67
45-49	1.05	1.83	1.21	2.11
50-54	1.71	2.13	1.97	2.44
55-59	2.38	2.24	2.58	2.75
60+	2.61	2.61	3.00	3.00

180-day Benefit Waiting Period

Non-Tobacco User

Tobacco User

Your Age (as of January 1)	Rate % Male	Rate % Female	Rate % Male	Rate % Female
<30	0.29	0.51	0.33	0.60
30–34	0.29	0.67	0.34	0.76
35–39	0.39	0.92	0.45	1.05
40–44	0.61	1.34	0.69	1.54
45–49	0.98	1.70	1.13	1.96
50–54	1.59	1.98	1.82	2.27
55–59	2.08	2.21	2.39	2.55
60+	2.39	2.39	2.76	2.76

**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 with 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://www.standard.com/disability/needs).

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- A member in good standing of the Policyholder who is considered in employment status by the State of California; and actively at work at least 20 hours each week.
- A citizen or resident of the United States or Canada

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

### Member 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 with reasonable continuity the substantial and material acts of your job) on the day before the scheduled effective date of insurance

\*If you become a member after the group policy effective date, you are eligible on you are eligible on the first day of the calendar month following 30 days as a member.

If you are not actively at work 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 member.

### Definition of Disability

For the benefit waiting period and the first 60 months that Long Term Disability benefits are payable, 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 substantial and material acts necessary to pursue duties of your own occupation and you are not working in your own occupation, or
- You are unable to earn 80 percent or more 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.

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 engage with reasonable continuity in any occupation, **or** you are working in an occupation but as a result of physical disease, injury, pregnancy or mental disorder you are unable to engage with reasonable continuity in that occupation or any occupation.

Any occupation means all occupations or employment which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity at an occupation within a reasonable distance from your residence, an equivalent distance to your work before disability, or the regional labor market if you reside in a metropolitan area.

### Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or 3 years, 6 months, whichever is longer. **If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:**

Age	Maximum Benefit Period
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

## Exclusions

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)
- 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 diagnosed mental or physical condition for which you received medical treatment, care or services or have taken prescribed medication at any time during the preexisting condition period, or
- If medical underwriting approval was required for coverage, a mental or physical condition, whether diagnosed or undiagnosed:
  - For which you have received medical treatment, care or services or have taken prescribed medication at any time during the preexisting condition period, just before your insurance becomes effective, or
  - That caused symptoms during the preexisting condition period for which you, or a reasonably prudent person, would usually seek medical treatment, care or services, and which was misrepresented or not disclosed in your application for coverage.

Preexisting Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

## Limitations

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

- Not receiving care by a physician which is appropriate for the condition(s) causing the disability
- 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

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
- Your disability is caused or contributed to by mental disorders, alcohol use, alcoholism or drug use, musculoskeletal and connective tissue disorders, chronic fatigue conditions or chemical and environmental sensitivities

## When Your Benefits End

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

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other 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
- The date your work earnings exceed 80 percent of your indexed predisability earnings
- You pass away

## Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are entitled 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
- Benefits under any workers' compensation law (other than California Workers' Compensation benefits for permanent total and permanent partial disability) 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 that exceed 80 percent of your indexed predisability earnings when added to your Long Term Disability benefit
- Any retirement benefits received or disability benefits you received or are entitled to receive 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
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Any amount of third party liability payments you receive by judgment, settlement or otherwise
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

## Benefit Calculation Example

The Long Term Disability benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by deductible income. In the example below, the Long Term Disability benefit amount is 60 percent of insured predisability earnings. [If your monthly earnings before becoming disabled were \\$4,500, and you now receive a monthly State Disability insurance benefit of \\$1,200 and a monthly retirement benefit of \\$900, your monthly Long Term Disability benefit would be calculated as follows:](#)

Insured predisability earnings	\$4,500
Long Term Disability benefit percentage	X 60%
	\$2,700
Less State Disability insurance benefit	-\$1,200
Less retirement benefit	-\$900
<b>Amount of Long Term Disability benefit</b>	<b>\$600*</b>

\*Please note your Long Term Disability benefit amount may vary based on your own circumstances including earnings, whether your employer has a retirement plan and the amount of their contribution

## 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)
- The date California Association of Professional Scientists ends participation in the group policy

## Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive 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 present 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](http://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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