



## 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.

You may apply for one of the following options:

Option 1: 50 percent of the first \$20,000 of your Predisability Earnings, reduced by Deductible Income.

Option 2: 50 percent of the first \$20,000 of your Predisability Earnings, reduced by Deductible Income.

Option 3: 60 percent of the first \$16,667 of your Predisability Earnings, reduced by Deductible Income.

Option 4: 60 percent of the first \$16,667 of your Predisability Earnings, reduced by Deductible Income.

Option 5: 65 percent of the first \$15,385 of your Predisability Earnings, reduced by Deductible Income.

Option 6: 65 percent of the first \$15,385 of your Predisability Earnings, reduced by Deductible Income.

Maximum: \$10,000 before reduction by Deductible Income.

Minimum: \$100 or 15 percent of your LTD Benefit before reduction by Deductible Income, whichever is greater.

## Benefit Waiting Period (BWP)

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.

Option 1: 90 days

Option 2: 180 days

Option 3: 90 days

Option 4: 180 days

Option 5: 90 days

Option 6: 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 your Social Security Normal Retirement Age (SSNRA).

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.

You may also be eligible to receive an additional benefit of 10 percent 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.

## Additional Features Continued

**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.

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**Dependent Education Benefit** For 24 months, provides a monthly benefit of \$150 for each eligible student (children or spouse) in your household. The student must be registered and in full-time attendance at an accredited educational institution beyond high school.

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**Assisted Living Benefit** Your benefit will be increased to 100 percent of your predisability earnings when you have been confined to a nursing home or hospital for more than 30 days, or require substantial supervision due to severe cognitive impairment. The maximum benefit amount cannot exceed \$5,000 in addition to the Long Term Disability benefit.

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# How Much Your Coverage Costs

Because this insurance is offered through CASE, 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:

$$\frac{\text{Enter your monthly earnings. See optional earnings on page 1. (cannot be more than your predisability earnings).}}{\text{0.00}} \times \frac{\text{Enter your rate from the rate table. Rate percent of insured earnings.}}{\text{100}} = \text{This amount is an estimate of how much you'd pay each month.}$$

## 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](http://standard.com/disability/needs).

Option 1 - 50 percent with 90 BWP

Your Age (as of January 1)	Rate %
<25	0.182
25-29	0.192
30-34	0.245
35-39	0.326
40-44	0.566
45-49	0.917
50-54	1.363
55-59	1.584
60-64	1.344
65+	0.840

Option 2 - 50 percent with 180 BWP

Your Age (as of January 1)	Rate %
<25	0.149
25-29	0.139
30-34	0.178
35-39	0.250
40-44	0.461
45-49	0.816
50-54	1.229
55-59	1.526
60-64	1.008
65+	0.630

# How Much Your Coverage Costs Continued

Option 3 - 60 percent with 90 BWP

Your Age (as of January 1)	Rate %
<25	0.259
25-29	0.269
30-34	0.350
35-39	0.480
40-44	0.816
45-49	1.306
50-54	1.934
55-59	2.270
60-64	1.997
65+	1.426

Option 4 - 60 percent with 180 BWP

Your Age (as of January 1)	Rate %
<25	0.206
25-29	0.197
30-34	0.250
35-39	0.360
40-44	0.653
45-49	1.142
50-54	1.704
55-59	2.122
60-64	1.598
65+	1.141

Option 5 - 65 percent with 180 BWP

Your Age (as of January 1)	Rate %
<25	0.311
25-29	0.323
30-34	0.420
35-39	0.576
40-44	0.979
45-49	1.567
50-54	2.321
55-59	2.724
60-64	2.396
65+	1.711

Option 6 - 65 percent with 180 BWP

Your Age (as of January 1)	Rate %
<25	0.247
25-29	0.236
30-34	0.300
35-39	0.432
40-44	0.784
45-49	1.370
50-54	2.045
55-59	2.546
60-64	1.918
65+	1.369

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active member in good standing of CASE actively working at least 30 hours per week, and
- 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), and
- 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.

\*You are eligible on the first day of the calendar month coinciding with or next following the date you become 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.

All late applications (applying 31 days after becoming eligible), requests for coverage increases (including requests to insure predisability earnings that are greater than the last amount for which evidence of insurability was required), and reinstatements are subject to medical underwriting approval. Members eligible but not insured under the prior long term disability insurance plan are also subject to medical underwriting approval. Please contact your plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

### Definition of Disability

For the benefit waiting period and the first 24 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 to the Social Security Normal Retirement Age (SSNRA) 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	To age 65, or To SSNRA, or 3 years, 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years, 6 months, whichever is longer
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 365-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) paid to you by CASE
- 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 CASE'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 CASE 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 you leave state service
- The date the group policy terminates
- The date Membership in CASE is terminated
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date CASE ends participation in the group policy

## Conversion

You may have the option to obtain Long Term Disability conversion insurance after the termination of your insurance with CASE, if you meet the requirements defined by 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 purposes of coverage information provided in the Group Long Term Disability insurance Coverage Highlights, CASE means, California Attorneys, Administrative Law Judges, & Hearing Officers in State Employment, who is the Policyholder.



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).

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