

# Employer-Paid and Employee-Paid Long Term Disability Insurance

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

Your employer provides up to \$240 per month of disability insurance for all eligible subscribers. Employee-paid disability insurance helps replace more of your income than employer-paid disability insurance alone. When you become eligible for benefits, you are automatically enrolled in employee-paid disability insurance at the 60% income replacement level. You may choose to enroll at the 50% income replacement level or opt out of employee-paid disability coverage at any time. Evidence of Insurability is required at any coverage level to re-enroll after declining employee-paid coverage or reducing your coverage level.

**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 insurance 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 diseases. How many paychecks could you afford to 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 were to 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 will be automatically enrolled for the 60% plan. Premiums will be deducted from your earnings. At any time, you may elect to not participate by declining insurance under the 60% plan.

If you decline insurance under the 60% plan, you may instead be insured under the 50% plan. The 50% plan requires premium contributions from you.

If you also decline insurance under the 50% plan, you will automatically be insured for employer-paid insurance. Your employer will pay premium for employer-paid insurance.

## Employer-paid insurance provided by your employer at no cost to you

60% of the first \$400 of your predisability earnings

Plan maximum per month: \$240

Plan minimum per month: \$100 or 10% of the disability insurance benefit, whichever is greater

## Employee-paid insurance you can change or opt out

60% of the first \$16,667 of your predisability earnings

Plan maximum per month: \$10,000

Plan minimum per month: \$100 or 10% of the disability insurance benefit, whichever is greater

OR

50% of the first \$16,667 of your predisability earnings

Plan maximum per month: \$8,333

Plan minimum per month: \$100 or 10% of the disability insurance benefit, whichever is greater

## When Your Benefits Begin

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.

Your benefit waiting period under all Long Term Disability insurance plans is the longest of the following:

- a) 90 days
- b) The entire period of sick leave (excluding shared leave) for which you are eligible
- c) The Fractionated Period of Paid Time Off (PTO) for which you are eligible if your employer has a PTO plan, as those terms are defined in the policy
- d) The entire period of other non-vacation salaried continuation leave for which you are eligible
- e) The end of Washington Paid Family and Medical Leave Law for which you are receiving benefits

## 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 maximum benefit period. Refer to the 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.

**Expense Benefit**

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

**Rehabilitation Incentive Benefit**

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 survivors may be eligible to receive a one-time additional payment.

---

**Cost of Living Adjustment** On each March 1, if you have received LTD benefits for at least 3 of the preceding 12 months, your Long Term Disability benefit will be increased annually by an amount equal to 1.00 plus one-half the rate of increase in the Consumer Price Index (CPI-W) for the prior calendar year, up to a maximum of 6%.

---



## 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.

Your employer provides a basic level of disability insurance for all eligible subscribers. Will that be enough for you? Think about your ongoing expenses and how much income you'll need to replace. When you become benefits eligible, you are automatically enrolled in employee-paid disability insurance that will help replace more of your income.

For help figuring out your insurance needs, use our online calculator at [standard.com/disability/needs](https://standard.com/disability/needs).



## How Much Your Coverage Costs

Your employer-paid Long Term Disability insurance costs you nothing. With employee-paid coverage, 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.

Your premium cost for employee-paid Long Term Disability insurance depends on your insured monthly earnings, whether you are enrolled in the 60% or 50% plan and whether you participate in the Higher Education Retirement Plan.

## Premium Rates: Long Term Disability Insurance for Members

**Employer-Paid Insurance:** \$2.10 monthly per member insured under the group policy

**Note:** Premium payment for employer-paid insurance is required by the employer for all insured members, regardless of enrollment in employee-paid insurance.

**Employee-Paid Insurance:** **Higher Education Retirement Plan**

**60% Plan:**

0.53% monthly of the first \$16,667 of your predisability earnings

**50% Plan:**

0.32% monthly of the first \$16,667 of your predisability earnings

**All Other Members**

**60% Plan:**

0.42% monthly of the first \$16,667 of your predisability earnings

**50% Plan:**

0.25% monthly of the first \$16,667 of your predisability earnings

Use the premium calculator on [bit.ly/sic-hca-pebb](https://bit.ly/sic-hca-pebb) to estimate your premium.

## Important Details

Evidence of Insurability will be required to re-enroll in any plan after opting out of that plan. Please contact your payroll or benefits office 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 material duties of your own occupation
- You are partially disabled if you are working in your own occupation, but as a result of sickness, injury or pregnancy, you are unable to earn more than the own occupation income level (80% of indexed predisability earnings)

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

During the any occupation period:

- 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.
- You are partially disabled if you are working in an occupation but, as a result of sickness, injury or pregnancy, you are unable to earn more than the any occupation income level (60% of indexed predisability earnings) in that occupation and in all other occupations for which you are reasonably suited under the any occupation definition of disability.

### Maximum Benefit Period

If you become disabled at age 61 or younger, Long Term Disability insurance benefits may continue to age 65 or to Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. 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 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

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

### Exclusions

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

- 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 for 12 months and you have been actively at work for at least one full day after the end of the 12 months

### Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your Long Term Disability 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

A separate preexisting condition exclusion applies to the 60% and 50% plans of employee-paid insurance. However, if you increase your plan selection from the employer-paid plan to the 60% plan or 50% plan or from the 50% plan to the 60% plan, and LTD benefits are not payable under the new plan because of the preexisting condition exclusion, your claim will be administered as if you had not changed plans.

### Limitations

Long Term Disability insurance 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

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

- Your disability is caused or contributed to by mental disorders

### **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 insurance benefits.

Deductible income includes:

- If your employer does not have a PTO plan, any sick pay, shared leave, annual or personal leave pay, severance pay, or non-vacation salary continuation, including donated amounts
- If your employer has a PTO plan, your Fractionated Period Of Paid Time Off
- Benefits under any workers' compensation law or similar law
- Social Security disability or retirement benefits
- Amounts because of your disability from any other group insurance that exceeds 60% of the first \$10,000 of your total monthly earnings from all employment plus 40% of the remainder of your total monthly earnings from all employment when added to your Long Term Disability benefit
- Any disability or retirement benefits, refund, withdrawal or distribution you receive under your employer's retirement plan, including any public employee retirement system, state teacher retirement system and any plan arranged and maintained by a union or employee association for the benefit of its members
- Benefits under any state disability income benefits law or similar law
- Earnings from work activity while you are disabled, including earnings from your employer, any other employer or self-employment
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above
- Any Long Term Disability benefits paid to you under the SEBB policy issued by The Standard

You are not required to apply for disability or early retirement benefits under your employer's retirement plan if the receipt of such benefit would reduce the benefit you would be eligible to receive at normal retirement age. However, disability or early retirement benefits you do receive will be deductible income.

If the receipt of such benefit would not reduce the benefit you would be eligible to receive at normal retirement age, then disability or early retirement benefits you receive or are eligible to receive will be deductible income.

### **When Your Benefits End**

Your Long Term Disability insurance 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 during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away
- If LTD benefits are paid to an individual incorrectly enrolled due to clerical error, LTD benefits will end on the last day of the month in which the clerical error was discovered

### **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 last day of the calendar month in which 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 your employer ends participation in the group policy

### **Group Insurance Certificate**

If coverage becomes effective and you become insured, visit [bit.ly/sic-hca-pebb](http://bit.ly/sic-hca-pebb) to view 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](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.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

GP190-LTD/S399, GP399-LTD/TRUST,  
GP899-LTD, Contract 2000

SI 20354

**377661-B**  
(4/25)