



## GROUP BUY-UP LONG TERM DISABILITY INSURANCE

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

Your employer provides you with a basic level of disability insurance. Will that be enough for you? Think about your ongoing expenses and how much income you'll need to replace. You have the option to enroll in an enhanced level of disability insurance.

**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 diseases. 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 will be insured under the Base Plan unless you are insured under the Buy-up Plan, but not both. If you cease premium for the Buy-up Plan, you will automatically be insured under the Base Plan.

## Base coverage provided by Howard County Maryland at no cost to you

### Class 1

60% of your eligible earnings, up to a maximum benefit of \$4,000 per month.

### Class 2

60% of your eligible earnings, up to a maximum benefit of \$2,500 per month.

Plan minimum per month: \$100

## Buy-up coverage you can purchase, paid for by you

### Class 1

60% of your eligible earnings, up to a maximum benefit of \$6,000 per month.

### Class 2

60% of your eligible earnings, up to a maximum benefit of \$6,000 per month.

Plan minimum per month: \$100

## 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 become eligible to receive your monthly benefit.

180 days

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)

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.

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 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.

## 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.

# How Much Your Coverage Costs

Your base policy is paid for by Howard County Maryland and costs you nothing. If you choose to purchase buy-up 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.

How much your premium costs depends on a number of factors, such as your age and benefit amount. **Note: Your monthly rate is 0.230 percent of your insured monthly earnings.**

Use this formula to estimate your monthly premium payment for your **buy-up** coverage:

|                                   |         |  |   |   |   |  |
|-----------------------------------|---------|--|---|---|---|--|
| <u>0.230</u>                      | ÷ 100 = |  | X |   | = |  |
| Rate percent of insured earnings. |         |  |   | Enter your monthly earnings (cannot be more than \$10,000). |   | This amount is an estimate of how much you'd pay each month. |

**As you consider whether to apply for buy-up 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.

Your employer provides you with a basic level of disability insurance. Will that be enough for you? If not, you have the option to enroll in an enhanced level of disability insurance.

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 regular employee of Howard County Maryland actively working at least 20 hours each week
- **Class 1** Members with 5 or more consecutive years of employment with the Employer
- **Class 2** All other Members
- 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 buy-up 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

\*If you are already a member on the date the group policy is effective, you are eligible on the first day that follows 6 consecutive months as a member. If you become a member after the group policy effective date, you are eligible on the first day that follows 6 consecutive months 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 employee.

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), amounts over the guarantee issue amount and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior long term disability insurance plan are also subject to medical underwriting approval. Please contact your human resources representative or 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 material duties of your own occupation, or
- You suffer a loss of at least 20 percent 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 perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 61, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 5 years, whichever is longest.

If you become disabled at age 61 or older, the benefit duration is determined by the age when disability begins:

| Age         | Maximum Benefit Period  |
|-------------|---|
| 61          | To age 65, or to SSNRA, or 4 years, whichever is longest          |
| 62          | To age 65, or to SSNRA, or 3 years 6 months, whichever is longest |
| 63          | To age 65, or to SSNRA, or 3 years, whichever is longest          |
| 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 or older | 1 year  |

## 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 90-day period 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

Exclusion Period: 12 months

## 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

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, substance abuse, the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder.

## 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
- You pass away

## 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:](#)

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) payable to you by your employer
- 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 disability or retirement benefits you receive or are eligible 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, 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)
- The date Howard County Maryland 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 Howard County Maryland, if you meet the requirements defined by the group policy.

## Group Insurance Certificate

If coverage becomes effective and you become insured, you may 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**.

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

**647388**  
(10/22)