



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.

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, 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.

Base coverage provided by the City of Portland, Oregon at no cost to you

50% of the first \$20,000 of your eligible earnings, up to a maximum benefit of \$10,000 per month

Plan minimum per month: \$100

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

An additional 10% for a total of 60% of the first \$16,667 of your eligible earnings, up to a maximum benefit of \$10,000 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.

Non-represented sworn members and members represented by PPCOA:

The longer of (a) 90 days or (b) the period of sick leave to which you are entitled under your employer's sick leave program.

All other non-represented members, recreation employees, members represented by PROTEC 17, DCTU, AFSCME, PFFA and Local 189 (certain employees of BOEC):

The longer of (a) 90 days or (b) the following applicable period:

- For a disability which arose out of or in the course of any employment for wage or profit — the period for which you receive supplemental workers' compensation benefits.
- For any other disability — the period of sick leave to which you are entitled under your employer's sick leave program.

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

Until age 65

Depending on your age at the time of disability, your benefits may be subject to a different schedule. 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	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 equal to three times your unreduced Long Term Disability benefit. Any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard.
Family Care Expense Benefit	Applies if you are disabled, have returned to work and continue to receive Long Term Disability benefits. For 12 months, a portion of qualified expenses (up to \$250 per dependent or \$500 per family, per month) is deducted from your work earnings.
Dependent Education Benefit	Provides a monthly benefit of \$150 for each eligible student (children, spouse or domestic partner) in your household for 24 months. The student must be registered and in full-time attendance at an accredited educational institution beyond high school.
Assisted Living Benefit	Your buy-up benefit will be increased by 20% of your predisability earnings when you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment. The maximum benefit amount cannot exceed \$2,500 in addition to the Long Term Disability benefit.

How Much Your Coverage Costs

Your base policy is paid for by the City of Portland, Oregon 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.

Your monthly rate is 0.150% of your insured monthly earnings.

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

<hr/>	x	0.0015	=	<hr/>	--->	<hr/>
Enter your monthly earnings (cannot be more than \$12,500).		Rate of 0.150% of insured earnings divided by 100.		This amount is an estimate of how much you'd pay each month.		To get a sense of your biweekly premium, take your monthly premium, multiply by 12 months and divide by 26 pay periods. This is your biweekly premium.

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.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be in a benefits-eligible position, a citizen or resident of the United States or Canada and one of the following:

- An active full-time employee or elected official of the City of Portland, Oregon and regularly working at least 72 hours each pay period;
- An active part-time or job-share employee of the City of Portland, Oregon who is a member of BOEC and regularly working at least 38 hours, but less than 72 hours each pay period;
- Any other active part-time or job-share employee of the City of Portland, Oregon and regularly working at least 40 hours, but less than 72 hours each pay period; or
- A full-time or part-time working retiree who is benefits-eligible and regularly working at least 40 hours each pay period.

Employees who are represented by the Portland Police Association, casual employees, or temporary or seasonal employees who are not in benefits-eligible positions 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

***Newly hired employees:** You are eligible on the date you become eligible for employer-sponsored benefit coverage.

***Employees with a qualifying change in work status:** You are eligible the first day of the calendar month following a change in work status (for example, a union change or a change from part-time to full-time status).

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 60 days after becoming eligible) and reinstatements are subject to medical underwriting approval. Employees eligible but not insured for contributory insurance under the prior long term disability insurance plan are also subject to medical underwriting approval.

Submission for Medical Underwriting Approval

During your enrollment period, if you elect coverage that requires Evidence of Insurability, you will receive an "invitation to apply" message from The Standard after the enrollment period closes, at the e-mail address we have on record. Included within the email are a link and log in instructions. Coverage amounts requiring medical underwriting approval will be pending until your application is submitted and approved by The Standard.

After your enrollment period, medical underwriting approval may be required.

Please contact the City of Portland, Oregon's benefits office at benefits@portlandoregon.gov 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% 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 gainful occupation or you are working and unable to earn 60% of your indexed predisability earnings in that occupation or any other occupation for which you are reasonably fitted.

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

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)
- An activity arising out of or in the course of any employment for wage or profit if you are a non-represented sworn member or a member represented by PPCOA
- 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 for which you have done any of the following at any time during the 90-day period just before your insurance becomes effective:

- Consulted a physician
- Received medical treatment or services
- Taken prescribed drugs or medications

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
- Eligible to receive benefits under a workers' compensation law or similar law if you are a non-represented sworn member or a member represented by PPCOA
- Confined for any reason in a penal or correctional institution

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, or if applicable, alcohol use, alcoholism or drug use

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 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 benefits. [Deductible income includes:](#)

- Sick pay or other forms of salary continuation payable to you by your employer, but not including vacation pay
- Benefits under any workers' compensation law or similar law
- Social Security disability or retirement benefits, including benefits for your spouse or domestic partner and children
- Amounts because of your disability from any other group insurance
- Benefits under any state disability income benefits law or similar law
- Earnings from work activity while you are disabled
- Any disability or retirement benefits you received or are eligible to receive from your employer's retirement plan
- Any benefit you receive or are eligible to receive for a non-service connected disability under the Fire and Police Disability and Retirement Fund, not to exceed the benefit payable after 20 years of service if you are a non-represented sworn member or a member represented by PPCOA or PFFA
- 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 last day of the month for which you are benefits-eligible, if 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)

Scan the QR code below to visit your benefits portal.



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.

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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