



## GROUP SHORT TERM DISABILITY INSURANCE

# Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

**Disability insurance may help protect your income if you're unable to work.**

**Short Term Disability insurance** can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder

**You may receive weekly benefits** that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period explained below.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses:**



**Housing Costs**



**Groceries**



**Car Insurance**



**Child Care**

# Short Term Disability Insurance

## What Your Benefit Provides

This is the benefit you'd receive if you suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income, if applicable. See the Important Details section for a list of deductible income sources.

60 percent of your eligible earnings, up to a maximum benefit amount outlined below:

For disabilities that begin on or before 12/31/2023: maximum benefit of \$1,000 per week.

For disabilities that begin on or after 1/1/2024: maximum benefit of \$1,500 per week.

## Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

### Option A:

- 7 days for accidental injury
- 7 days for physical disease, pregnancy or mental disorder

### Option B:

- 30 days for accidental injury
- 30 days for physical disease, pregnancy or mental disorder

## Late Enrollment Penalty

The late enrollment penalty applies if you do not apply for this coverage within 31 days of your initial enrollment period.

60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.

## How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

**Option A:** 173 days

**Option B:** 150 days

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

# Additional Features

## 24-Hour Coverage

24-hour Short Term Disability plans provide coverage for disabilities occurring on or off the job.

## Rehabilitation Incentive

If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.

## Help With Returning To Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

# How Much Your Coverage Costs

Because this insurance is offered through your State of Georgia, 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.

Contributory or Noncontributory (premium included)\*, as determined by your agency. \*Noncontributory (premium included) means that the cost of insurance is included in your gross earnings. If your insurance is contributory, you pay the cost of your insurance on an after-tax basis.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your annual earnings (cannot be more than \$130,000)}}{\div 1,000} \times \frac{\text{Enter your rate from the rate table below. Rate per \$1,000 of insured Benefit Salary.}}{\text{Rate per \$1,000 of Insured Benefit Salary}} = \text{This amount is an estimate of how much you'd pay each month.*}$$

Option A - 7 Day Waiting Period	
Your Age (as of October 1)	Rate per \$1,000 of Insured Benefit Salary*
<30	\$0.466
30-34	\$0.447
35-39	\$0.466
40-44	\$0.508
45-49	\$0.561
50-54	\$0.608
55-59	\$0.713
60-64	\$0.803
65-69	\$0.979
70+	\$1.511

Option B - 30 Day Waiting Period	
Your Age (as of October 1)	Rate per \$1,000 of Insured Benefit Salary*
<30	\$0.247
30-34	\$0.242
35-39	\$0.247
40-44	\$0.276
45-49	\$0.304
50-54	\$0.333
55-59	\$0.385
60-64	\$0.437
65-69	\$0.532
70+	\$0.812

\*The rates shown above for Option A and Option B do not include the monthly Administrative fee.

## Not being able to work also means not being able to earn a paycheck.

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Medical bills
- Utilities
- Car insurance
- Groceries
- Child care costs

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).

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- An employee of an employer who is actively at work for the required minimum number of hours to participate in the policyholder's Flexible Benefit Program and who meet all other requirements to participate in the program as follows;
  1. A regular full-time employee of State of Georgia or of a State agency, who is actively at work at least 30 hours each week on a continuous basis, and whose employment is expected to last at least 9 months;
  2. \*A regular public-school teacher who is working in a professional certificated capacity with the employer and who is actively at work at least 17.5 hours each week;
  3. \*A regular employee of a local school system working in a non-certificated position, who is eligible to participate in the Teachers Retirement System of Georgia or its local equivalent, and who is actively at work at least 30 hours each week (or at least 60 percent of the time necessary to carry out the duties of the position, if that is more than 20 hours);
  4. \*A regular employee of the employer who is eligible to participate in the Public School Employees Retirement System, and who is actively at work at least 15 hours each week (or at least 60 percent of the time necessary to carry out the duties of the positions);
  5. \*A regular county or regional library employee of the employer who is actively at work at least 17.5 hours each week;
  6. A regular employee of the employer who is a member of the general assembly, a constitutional officer or an employee of a Georgia judicial branch; or
  7. Any other regular employee of the employer\* who is deemed eligible for coverage under the group policy under federal or Georgia law.

\*The employer must participate in the policyholder's Flexible Benefits Plan.

For purposes of the eligible employee definition, actively at work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of active work on those days.

Temporary and seasonal employees, or part-time employees, full-time members of the armed forces of any country, leased employees, emergency employee, independent contractors, short-term employee or sheltered workshop employee 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 coverage and agree to pay premium
- 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

\*The eligibility waiting period varies; contact your human resources representative for details.

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 your new-hire initial enrollment period, requests for coverage increases and reinstatements are subject to a late penalty. 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

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, and
- You suffer a loss of at least 20 percent in 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.

### 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

## Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. Deductible income includes:

- Amounts under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits received or you are eligible to receive from your employer's retirement plan
- Amounts 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 Benefit Salary (predisability earnings) which you receive or are eligible to receive while Short 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 Benefits End

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

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a long term disability plan
- Benefits become payable under any other disability insurance plan 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

## Limitations

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

- Receiving sick leave, donated leave, special injury leave or any other salary continuation (but not vacation pay) from your employer
- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your predisability earnings in your own occupation but you elect not to

## 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 in which your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

## 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 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.

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