



## VOLUNTARY 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**

# Voluntary 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; see the Important Details section for a list of deductible income sources.

Your weekly STD benefit is 60 percent of the first \$2,500 of your weekly insured predisability earnings, reduced by deductible income.

Your plan minimum weekly benefit is \$15.

## 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.

7 days

## Late Enrollment Penalty

The late enrollment penalty applies if you do not apply for this coverage within 31 days of becoming eligible.

If you apply for STD insurance coverage more than 31 days after becoming eligible and then become disabled during the first 12 months of your coverage, your benefit waiting period for a disability caused by any condition other than an accidental injury will be 60 days instead of 30 days.

## How Long Your Benefits Last

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

90 days. However, STD Benefits will end on the date Long Term Disability benefits become payable to you under a group plan provided by your employer, even if that occurs before the 90 days.

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

## Additional Features

### Rehabilitation Plan

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 your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.

### Return to Work Incentive

Rewards employees who return to work on a part-time basis by coordinating disability benefit payments with work earnings to provide 100% of predisability earnings.

## How Much Your Coverage Costs

Because this insurance is offered through Oregon Educators Benefit Board, 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.

Note: Your monthly premium rate is \$0.00069.

Use this formula to estimate your monthly premium payment:

	x	\$0.00069	=	
Enter your average monthly earnings (not to exceed \$10,833).		Monthly Premium Rate		This amount is an estimate of how much you'd pay each month.

### 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](https://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 an employer participating in the Oregon Educators Benefit Board (OEBB) STD insurance group policy
- Meet other eligibility requirements included in the member definition of the group policy and as required and determined by OEBB
- Your employer must have elected to make STD coverage available to employees in your classification

Full-time members of the armed forces of any country are not eligible. Please see your human resources representative for additional information on the definition of member and becoming eligible for OEBB STD coverage.

### Employee Coverage Effective Date

Coverage under STD Plan 10 is Voluntary. This means you decide whether or not you wish to apply. If you select coverage, your employer requires that you pay the cost. 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

\*Coverage will be effective on the first day of the calendar month following the later of (a) the date you become an eligible employee and complete any eligibility waiting period, or (b) the date you apply, provided you apply within 31 days after becoming eligible and have served any eligibility waiting period. If you do not apply within 31 days after becoming eligible, you may only apply during an OEBB annual enrollment period or within 31 days of a qualifying family status change. In both situations you will be required to submit satisfactory evidence of insurability.

For insurance applied for during an OEBB annual enrollment period, assuming the active work requirement is met, insurance becomes effective on the first day of the plan year following the date you apply. For insurance applied for due to a family status change, assuming the active work requirement is met, insurance becomes effective the first day of the calendar month following the later of (a) the date you apply, and (b) the date of the family status change. Meeting the active work requirement means that 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.

Please contact your human resources representative 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 15 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
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- Disability arising out of or in the course of any employment for wage or profit

### Limitations

Short 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
- Able to work and earn at least 15 percent of your predisability earnings in your own occupation, but you elect not to work
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

### When Your Benefits End

Your Short Term Disability benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you pass away
- The date benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits
- The date long term disability benefits become payable to you under a long term disability plan

### 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, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts)
- Amounts under an unemployment compensation law
- Amounts because of your disability under any other group insurance
- Disability or retirement benefits under 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 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 Insurance Ends

Your insurance ends automatically on the earliest of the following:

- 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 your employer ceases to participate under 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 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**.

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