



GROUP BUY-UP SHORT TERM DISABILITY INSURANCE

Protect your income if you're out on leave.

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.

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

Short Term Disability insurance may 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 waiting period.

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

You'll be automatically enrolled in the base plan if you don't elect coverage and the policy becomes effective. You may be insured under the base plan or the buy-up plan, but not both. If you cease paying premiums for the buy-up plan, you will automatically be insured under the base plan.

Base coverage provided by the City of Los Angeles at no cost to you

50 percent of your eligible earnings, up to a maximum benefit of \$860 per week. Plan minimum \$15 per week.

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

An additional 16 2/3 percent for a total of 66 2/3 percent of your eligible earnings, up to a maximum benefit of \$2,771 per week. Plan minimum \$15 per week.

Benefit Waiting Period

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 weekly benefit.

The benefit waiting period is the period for which you receive 100 percent sick leave pay and 75 percent sick leave pay under your employer's sick leave plan.

How Long Your Benefits Last

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

180 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 180 days.

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

Additional Feature

Return to Work Incentive

Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your work earnings exceeds 100 percent of your predisability earnings.

How Much Your Coverage Costs

Your base plan is paid for by City of Los Angeles 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 premium rate for the buy-up plan is based off a percentage of your insured predisability earnings (PDE), as indicated in the table below. If you do not enroll in the buy-up plan, subject to eligibility requirements, you will automatically be insured under the base plan with no premium cost to you. If you have questions regarding how to determine your earnings, please visit keepinglawell.com or call 833.452.9355.

Use this formula to estimate your buy-up plan monthly premium payment:

	X		=	
<p>Line 1. Enter your average monthly earnings (not to exceed \$18,000).</p>		<p>Line 2. Select your rate from the rate table below and divide this by 100.</p>		<p>Line 3. This amount is an estimate of how much you'd pay each month.</p>

Your Age (as of Last January 1)	Rate (% of insured PDE)
<30	0.143
30–34	0.155
35–39	0.166
40–44	0.176
45–49	0.198
50–54	0.220
55–59	0.287
60–64	0.352
65–69	0.583
70+	0.738

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

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, consider your unique circumstances. Use our calculator at standard.com/employee-benefits/city-los-angeles.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- You must be (a) an active civilian employee of the City of Los Angeles regularly working at least 40 hours each pay period; or (b) an active half-time civilian employee of the City of Los Angeles regularly working at least 20 hours each pay period; and (c) one of the following:
 1. A contributing member of the City Employees' Retirement System, and not represented by an employee representation unit; or
 2. An employee who is eligible for membership in one of the employee representation units for which an employer-sponsored short term disability plan has been negotiated in a Memorandum Of Understanding (MOU); or
 3. An active elected official or member of the Board of Public Works of the employer.

You are not eligible if you are:

- An employee classified by the City of Los Angeles as a fire or police sworn employee who is not a LACERS member, or an employee of the Department of Water and Power; or
- A part-time, intermittent, temporary or seasonal employee, or an employee in a similar position; or
- A full-time member of the armed forces of any country.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Apply for coverage and agree to pay premium
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform the substantial and material acts of your job) on the day before the scheduled effective date of insurance

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), requests for coverage increases (including requests to insure predisability earnings that are greater than the last amount for which evidence of insurability was required) and reinstatements are subject to medical underwriting approval. Employees eligible but not insured for contributory coverage under the prior short term disability insurance plan are also subject to medical underwriting approval for contributory coverage.

For more information regarding the requirements that must be satisfied for your insurance to become effective, please visit [keepinglawell](#) or call 833.452.9355.

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 substantial and material acts necessary to pursue your own occupation and you are not working in your own occupation, or
- You are unable to earn 80 percent or more of your indexed predisability earnings while 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

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 work-related injury

Limitations

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

- Not under the ongoing care of a physician (which is appropriate for the condition or conditions causing the disability) until your maximum point of recovery
- Eligible to receive benefits for your disability under a workers' compensation law or similar law
- Working for wage or profit for any employer other than the City of Los Angeles; or when you are self employed

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
- You pass away
- You begin working for an employer other than the City of Los Angeles, or become self employed
- Long term disability benefits become payable to you under a long term disability plan, even if that occurs before the end of the maximum benefit period
- 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
- Your work earnings equal or exceed 80 percent of your predisability earnings

Deductible Income

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

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (but not vacation pay) paid to you by your employer
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Amounts under any state disability income benefit law or similar law
- Disability benefits received from any other group insurance that exceed 80 percent of your indexed predisability earnings when added to your Short Term Disability benefit
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Benefit Calculation Example

The Short Term Disability benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by deductible income. In the following example, the Short Term Disability benefit amount is 66 2/3 (.6667) percent of insured predisability earnings.

Example:

If your weekly earnings before becoming disabled were \$1,000, and you now receive a weekly Social Security disability benefit of \$450 and a weekly retirement benefit of \$100, your weekly Short Term Disability benefit would be calculated as follows:

Insured predisability earnings	\$1,000
Short Term Disability benefit percentage	X 66 2/3%
	\$667
Less Social Security disability benefit	-\$450
Less retirement benefit	-\$100
Amount of Short Term Disability benefit	\$117*

*In some situations your deductible income may take you down to the Short Term Disability minimum benefit. Refer to the plan minimum weekly benefit information in this document. This calculation is for illustrative purposes only. Please note your Short Term Disability insurance benefit amount may vary based on your own circumstances, including earnings, if you participate in the State Disability program, whether your employer has a retirement plan and the amount of their contribution.

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. However, if your employment terminates because you retire, or because you are promoted to work for or are transferred to the City of Los Angeles Department of Water & Power, insurance ends on the last day of the calendar month in which you retire or are promoted/transferred to the City of Los Angeles Department of Water & Power
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements or enter a non-pay status with the Employer (insurance may continue for limited periods under certain circumstances)

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. Neither the information presented in this summary nor the certificate modifies the group policy 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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