



## GROUP LONG TERM DISABILITY INSURANCE

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by City and County of Denver.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are an active limited or unlimited employee of the City and County of Denver, including all sheriffs, excluding police or fire personnel, actively working at least 20 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a fire person, or police person, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Eligibility Waiting Period</b>	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month following the date you become a member.
Benefits	
<b>Monthly Benefit</b>	60 percent of the first \$10,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.).
<b>Maximum Monthly Benefit</b>	\$6,000
<b>Minimum Monthly Benefit</b>	\$100

<b>Benefit Waiting Period</b>	180 days																		
<b>Definition of Disability</b>	<p>For the benefit waiting period and the first 24 months</p> <ul style="list-style-type: none"> <li>You are unable to perform with reasonable continuity the material duties of your own occupation, and</li> <li>You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.</li> </ul> <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>After the own occupation period 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 any occupation.</p>																		
<b>Maximum Benefit Period</b>	<p>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:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>62</td> <td>3 years, 6 months</td> </tr> <tr> <td>63</td> <td>3 years</td> </tr> <tr> <td>64</td> <td>2 years, 6 months</td> </tr> <tr> <td>65</td> <td>2 years</td> </tr> <tr> <td>66</td> <td>1 year, 9 months</td> </tr> <tr> <td>67</td> <td>1 year, 6 months</td> </tr> <tr> <td>68</td> <td>1 year, 3 months</td> </tr> <tr> <td>69</td> <td>1 year</td> </tr> </tbody> </table>	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
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## Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Reasonable Accommodation Expense
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by City and County of Denver. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City and County of Denver may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your Benefits representative.



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