Standard Insurance Company
Asante*
Group Policy #758416
Effective Date Jan. 1, 2025

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 Asante.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Asante, other than a flexible workforce status employee, 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 temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	**Class 1:** All members who are a president/CEO, senior vice president or vice president **Class 2:** All members who are a physician, director or manager **Class 3**: All other members
Eligibility Waiting Period	**Class 1:** You are eligible on the date you become a member **Class 2 and Class 3:** You are eligible on the first day that follows one year as a member

Benefits

Monthly Benefit	**Class 1:** 60% of the first $25,000 of monthly predisability earnings **Class 2 and Class 3:** 66 2/3% of the first $13,500 of monthly predisability earnings Benefits are reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Monthly Benefit	**Class 1:** $15,000 before reduction by deductible income **Class 2 and Class 3:** $9,000 before reduction by deductible income

*For purposes of coverage information provided in the Group Basic Life and AD&D Insurance Benefits at a Glance, "Asante" means "Asante Health System," who is the policyholder.

Benefits **Continued**

Minimum Monthly Benefit

$100 or 10% of the Long Term Disability benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

180 days

Definition of Disability

Class 1 and Class 2:
When this applies: From the end of the benefit waiting period through the end of the maximum benefit period, while Long Term Disability benefits are payable.

You are 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
- 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.

Class 3:
When this applies: From the end of the benefit waiting period through the first 24 months that Long Term Disability benefits are payable.

You are 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
- 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 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 any occupation.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age or 3 years, 6 months, whichever is longest. 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	To SSNRA or 3 years, 6 months, whichever is longer
63	To SSNRA or 3 years, whichever is longer
64	To SSNRA or 2 years, 6 months, whichever is longer
65	2 years
66	1 year, 9 months
67	1 year, 6 months
68	1 year, 3 months
69+	1 year

Other Features and Services

- 24-hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Conversion of Insurance Provision
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- 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 Asante. 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 Asante 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 human resources representative.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

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