



# 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 The California State University. **Eligibility is based on job classification and may not cover all CSU employees. See Class Definition below for details.**

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are a regular employee of The California State University, a citizen or resident of the United States or Canada and one of the following:</p> <ul style="list-style-type: none"> <li>Appointed half-time or more for more than 6 months in an executive, management, supervisory, confidential, bargaining Unit 4, bargaining Unit 3 (excluding faculty early retirement participants) or bargaining Unit 1 position</li> <li>Appointed for 6 weighted teaching units or more for at least one semester or two or more consecutive quarter terms in a lecturer or coach academic year position (Unit 3)</li> </ul> <p>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.</p>
<b>Class Definition</b>	<p><b>Class 1</b> Management employees and supervisors  <b>Class 2</b> Bargaining Unit 3 faculty employees  <b>Class 3</b> Bargaining Unit 3 employees in a lecturer or coach academic year position who are appointed for 6 weighted teaching units or more for at least one semester or two or more consecutive quarter terms  <b>Class 4</b> Bargaining Unit 4 employees  <b>Class 5</b> Bargaining Unit 1 employees  <b>Class 6</b> Executives  <b>Class 7</b> Confidential employees</p>
<b>Eligibility Waiting Period</b>	You are eligible on the date you become a member.

Benefits	
<b>Monthly Benefit</b>	<p>Your monthly benefit is shown below:</p> <p><b>Classes 1 and 6</b> 66 2/3% of the first \$37,500 of monthly predisability earnings, reduced by deductible income</p> <p><b>Classes 2, 3, 4, 5 and 7</b> 66 2/3% of the first \$21,000 of monthly predisability earnings, reduced by deductible income</p>

Benefits Continued																			
Maximum Monthly Benefit	<p><b>Classes 1 and 6</b> \$25,000 before reduction by deductible income</p> <p><b>Classes 2, 3, 4, 5 and 7</b> \$14,000 before reduction by deductible income</p>																		
Minimum Monthly Benefit	\$100																		
Benefit Waiting Period	180 days																		
Definition of Disability	<p>For the benefit waiting period and 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:</p> <ul style="list-style-type: none"> <li>You are unable to perform with reasonable continuity the substantial and material acts necessary to pursue duties of your own occupation and you are not working in your own occupation, or</li> <li>You are unable to earn 80% or more 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 engage with reasonable continuity in any occupation, or you are working in an occupation but are unable to engage with reasonable continuity in that occupation or any occupation.</p> <p>Any occupation means all occupations or employment which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity at an occupation within a reasonable distance from your residence, an equivalent distance to your work before disability, or the regional labor market if you reside in a metropolitan area.</p>																		
Maximum Benefit Period	<p>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 (SSNRA) 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:</p> <table> <thead> <tr> <th>Age</th><th>Maximum Benefit Period</th></tr> </thead> <tbody> <tr> <td>62</td><td>To SSNRA or 3 years, 6 months, whichever is longer</td></tr> <tr> <td>63</td><td>To SSNRA or 3 years, whichever is longer</td></tr> <tr> <td>64</td><td>To SSNRA or 2 years, 6 months, whichever is longer</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	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
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## Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
  - Conversion of Insurance Provision
  - Family Care Expense Adjustment
  - Reasonable Accommodation Expense Benefit
  - Return to Work Incentive
  - Survivors Benefit
  - Temporary Recovery Provision
  - Waiver of Premium while Long Term Disability benefits are payable
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This information is only a brief description of the group Long Term Disability insurance policy sponsored by The California State University. 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 The California State University 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. View your group certificate by visiting our website at [standard.com/mybenefits/csu](http://standard.com/mybenefits/csu). For more complete details of coverage, contact The Standard at 800.378.5745.



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