**Standard Insurance Company**
City and County of Denver
Group Policy #642061
Effective Date January 1, 2010
Paid Time Off

# GROUP SHORT TERM DISABILITY INSURANCE

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

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

## Eligibility

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| **Definition of a Member** | You are a member if you are an active limited or unlimited employee of the City and County of Denver, enrolled in the employer's paid time off plan, regularly working 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. |
| **Eligibility Waiting Period** | If you are already a member on the group policy effective date, you are eligible on the first day of the calendar month coinciding with or next following the date you become a member. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month coinciding with or next following the date you become a member. |

## Benefits

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| **Weekly Benefit** | 70 percent of the first $2,143 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.) |
| **Maximum Weekly Benefit** | $1,500 |

## Benefits **Continued**

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| **Minimum Weekly Benefit** | $15 |
| **Benefit Waiting Period** | Your weekly benefit becomes payable the first day you are disabled after you have been continuously disabled for 14 days for disability caused by accidental injury and the first day you are disabled 14 days for disability caused by physical disease, pregnancy or mental disorder. |
| **Definition of Disability** | For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:<br>• Are unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of your own occupation; and<br>• Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.<br>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.<br>You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings. |
| **Maximum Benefit Period** | 24 weeks |

## Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short 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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

**standard.com**

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