Standard Insurance Company
Multnomah County
Group Policy #755566
Effective Date Jan. 1, 2018

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 Multnomah County.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Multnomah County **who is one of the following:** • Non-represented • Elected officials staff • Local 701-operating engineers • Local 88-2 physicians • Local 88-5 dentists • Prosecuting attorneys (MCPAA) • IBEW members • Local 88-4 pharmacists and 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 an employee who is an elected official, an on-call employee, an intern, a temporary employee (other than temporary management group), a seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor. See your certificate.
Class Definition	**Class 2** Prosecuting attorneys (MCPAA) and active IBEW members
Eligibility Waiting Period	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 month following or coinciding with the date you become a member.

Benefits

Weekly Benefit	60% of the first $2,500 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Benefits **Continued**

Maximum Weekly Benefit	$1,500
Minimum Weekly Benefit	$25
Benefit Waiting Period	Your weekly benefit becomes payable after you have been continuously disabled for 30 days.
Definition of Disability	For the benefit waiting period and while Short Term Disability benefits are payable, you are considered disabled if you: • 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 • 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. You will no longer be considered disabled when your earnings from any occupation meet or exceed 80% of your predisability earnings. For STD insurance, own occupation means the job you are ordinarily performing for your employer when disability begins.
Maximum Benefit Period	9 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 Multnomah County. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and Multnomah County 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 Employee Benefits Office representative.

TheStandard®

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SI **20419** (5/26)