



Explore Your Employee Benefits

We believe in protecting what matters

State of California

Standard Insurance Company





Act Now to Help Protect What You Care About

Explore your benefit options with State of California.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my loved ones?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that State of California offers can play a role in helping you achieve financial security.

Enrolling in coverage now is an easy way to help make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance options from Standard Insurance Company (The Standard).



When you buy insurance through work, you get competitive group rates. And it's convenient, with premiums deducted right from your paycheck.



Benefits You Can Add at Group Rates

- Group Long Term Disability Insurance

**Make sure you and
your loved ones
have the protection
you need.**



Protect Your Paycheck

Disability insurance can replace part of your paycheck if you can't work because of an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work — like your rent or mortgage.

Group Long Term Disability Insurance helps replace part of your paycheck if you experience a disability that lasts for months or even years.



Ready to apply?

Once you review your options, the next step is to enroll. You may complete your enrollment online by visiting standard.com/mybenefits/california. From there, you will be directed how to enroll online using your unique login and password information. Remember to apply before your enrollment period ends!

Questions?

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Call The Standard if you have questions regarding Group LTD Insurance or the enrollment process.

- 971.321.8150 direct
- 888.641.7193 toll-free

You may also view more information at standard.com/mybenefits/california or scan the QR code below.





GROUP LONG TERM DISABILITY INSURANCE

Protect your income while coping with a long-lasting disability.

Group Long Term Disability Insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few months or years, this benefit can help you protect your income — and those who depend on it.

Group Long Term Disability Insurance may help protect your income if you can't work and don't get your regular paycheck.

Group Long Term Disability Insurance can

help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

You can get help returning to work when you're ready.

This Group Long Term Disability coverage includes incentives and assistance to help you get back to work. The Standard may also help pay the costs of modifying your workplace to accommodate your needs.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.* Long-term disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Group Long Term Disability Insurance can help you maintain your lifestyle and pay for things like:**



Housing Costs



Groceries



Car Insurance



College Tuition

*Source: Basic Facts, U.S. Social Security Administration, June 2018

Long Term Disability Insurance

What Your Benefit Provides

This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings (monthly base salary), as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

55% Benefit Option

55 percent of the first \$18,182 of your eligible earnings

Plan maximum per month: \$10,000

Plan minimum per month: The greater of \$100 or 15 percent of the Group Long Term Disability benefit before reduction by deductible income.

65% Benefit Option

65 percent of the first \$15,385 of your eligible earnings

Plan maximum per month: \$10,000

Plan minimum per month: The greater of \$100 or 15 percent of the Group Long Term Disability benefit before reduction by deductible income.

Benefit Waiting Period

If you experience a qualifying disability and your claim is approved by The Standard, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your monthly benefit. Benefits are not payable during this benefit waiting period.

6 months

6 months

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for any one continuous disability.

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:

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

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

Additional Features

24-Hour Coverage	These plans provide coverage for disabilities occurring on and off the job.
Tax-free Benefits	Group LTD Insurance benefits are tax-free when premium payments are made with “after-tax” dollars under current federal and state income tax laws.
Help With Returning To Work	These plans provides incentives to help you get back to work. For instance, you’ll get help paying for some of the expenses associated with participating in an approved rehabilitation plan including training, education, and job search expenses. While you are participating in an approved rehabilitation plan, your Group LTD Insurance benefit will be increased by 10 percent of your eligible earnings. Your benefit may not exceed the maximum benefit as a result of this increase.
Survivors Benefit	If you die while receiving benefits and have been continuously disabled for at least 180 days, your eligible survivors may receive a one-time additional payment equal to six times your unreduced Group LTD Insurance benefit. Any Survivors Benefit payable will first be applied to any overpayment of your claim due to The Standard.
Family Care Expense Benefit	Applies if you are disabled, have returned to work, and pay family care expenses while you continue to receive Group Long Term Disability benefits. For 24 months, your calculated work earnings will be reduced by a portion of qualified expenses (up to \$250 per dependent or \$500 per family, per month).
Dependent Education Benefit	For 48 months, provides a monthly benefit of \$150 for each eligible student (children or spouse) in your household. The student must be registered and in full-time attendance at an accredited educational institution beyond high school and under age 22. This benefit will first be applied to any overpayment of your claim due to The Standard.
Conversion	You may have the option to obtain Long Term Disability conversion insurance after the termination of your insurance with State of California, if you meet the requirements defined by the group policy and have been insured continuously under the Group LTD Insurance plan for at least one year.

How Much Your Coverage Costs

If you choose to purchase coverage, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age and benefit amount.

Your Age (as of last January 1)	55% Benefit Option Premium Rate Factor	65% Benefit Option Premium Rate Factor
<30	0.00012	0.00026
30–39	0.00037	0.00073
40–49	0.00087	0.00173
50–59	0.00175	0.00347
60+	0.00195	0.00384

Use this formula to estimate your monthly premium payment for your coverage:

$$\begin{array}{c}
 \text{Enter your monthly earnings.} \\
 \text{Monthly earnings cannot be more than} \\
 \text{\$18,182 for the 55 percent option or} \\
 \text{\$15,385 for the 65 percent option.}
 \end{array}
 \times
 \begin{array}{c}
 \text{Enter your premium rate} \\
 \text{factor from the rate table.}
 \end{array}
 + 0.80 =
 \begin{array}{c}
 \text{This amount is an estimate} \\
 \text{of how much you'd pay each} \\
 \text{month.}
 \end{array}$$

Calculate your monthly premium payment online at standard.com/mybenefits/calcalc/premium-ltd.html.

As you consider whether to apply for Group Long Term Disability Insurance, evaluate what makes sense for you.

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you with housing costs, utilities and other bills.

To estimate your insurance needs, use our online calculator at standard.com/mybenefits/california.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- An active excluded employee who is appointed to a permanent half-time or greater position and is actively at work,
- A citizen or resident of the United States or Canada, and
- In one of the following classifications:
 - Constitutional Officers, other than legislative members (E92)
 - Managerial (M, E50, E59, E79, E99)
 - Supervisory (S, E48, E58, E68, E78, E98)
 - Confidential (C, E97)
 - Excluded/Exempt (E88, E89)
 - Excluded employees who are enrolled in Group LTD Insurance at the time they are redesignated to E01 through E21, E67 or E77. However, future incumbents appointed to these positions will be designated represented and will not be eligible for Group LTD Insurance.

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

Employee Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed above
- Apply for coverage and agree to pay premiums
- Be actively at work (able to perform with reasonable continuity the substantial and material acts of your own occupation with the State of California)

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

You have 60 days after you become eligible to enroll in the coverage. If you do not apply within 60 days after becoming eligible, you may only apply during a designated open enrollment period. Your coverage is effective the January 1 following the date you apply, if you apply during a designated open enrollment period.

Online enrollment applications processed by the 10th of the month will ensure you have Group LTD Insurance coverage the first day of the following month, as long as you are actively at work. If your online enrollment application is processed after the 10th of the month, your insurance will become effective on the

The Standard

first day of the second calendar month following the date you apply, as long as you are actively at work.

Definition of Disability

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:

- 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
- You are unable to earn 80 percent or more 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. The loss of a professional license, occupational license, or certification does not, in itself, constitute disability.

After the own occupation period of disability, you will be considered disabled if, as a result of a 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.

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.

Exclusions

You are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit a felony
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- Your active participation in a violent disorder or riot
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is:

- A diagnosed mental or physical condition for which you received medical treatment, care or services or have taken prescribed medication at any time during the preexisting condition period just before your insurance becomes effective

Preexisting Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

The preexisting condition exclusion will no longer apply once you have been insured under the Group LTD Insurance plan for 12 months and have been actively working for at least one full day after those 12 months.

If you become insured with the 55 percent benefit and later elect to change your coverage to the 65 percent benefit, the increase in coverage will be subject to a new preexisting condition exclusion. If you subsequently become disabled and benefits are not payable at the 65 percent benefit option due to the new preexisting condition exclusion, your claim will be administered as if you had not changed benefit options.

The 90-day preexisting condition period and 12 month exclusion period applies for disabilities that occur on or after January 1, 2024. Any disabilities occurring before January 1, 2024 are subject to the 365-day preexisting condition period and 24 month exclusion period.

Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not receiving care by a physician which is appropriate for the condition(s) causing the disability
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating

In addition, the length of time you can receive Long Term Disability payments will be limited if:

- Your disability is caused or contributed to by mental disorders, musculoskeletal and connective tissue disorders, chronic fatigue conditions, or chemical and environmental sensitivities

When Your Benefits End

Your Long Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other Group LTD Insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- The date your work earnings equal or exceed 80 percent of your indexed predisability earnings
- You pass away

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are entitled to receive while receiving Long Term Disability benefits. [Deductible income includes:](#)

- Sick pay, severance pay, or other forms of salary continuation, including donated amounts, (but not vacation pay, annual leave pay or personal leave pay) paid to you by your employer
- Benefits under any workers' compensation law (other than California Workers' Compensation benefits for permanent total and permanent partial disability) or similar law
- Social Security retirement benefits you receive
- Social Security disability benefits you receive or are entitled to receive, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance that exceed 80 percent of your indexed predisability earnings when added to your Group Long Term Disability benefit
- Any disability benefits you received or are entitled to receive from your employer's retirement plan such as CalPERS or STRS
- Any retirement benefits you received from your employer's retirement plan such as CalPERS or STRS
- Benefits you receive or are entitled to receive under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Any amount of third party liability payments you receive by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Benefit Calculation Example

The Group Long Term Disability benefit amount is determined by multiplying your insured predisability earnings by your chosen benefit percentage. This amount is then reduced by deductible income.

Below is an example that illustrates how the benefit amount is calculated under both benefit percentage options.

Chris¹ is 49, single and has worked for the state for eight years as an accountant. He made \$69,840 a year (\$5,820 per month) before an accident resulted in his being disabled from that occupation. His doctor says he will probably be unable to work for two years. Chris' disability is not severe enough to meet the Social Security definition of disability, but he is receiving a monthly CalPERS disability retirement benefit of \$607.

	55% Option	65% Option
Monthly Base Salary multiplied by Premium Rate Factor	\$5.06	\$10.06
Administrative Charge	+\$0.08	+\$0.08
Total monthly premium	\$5.86	\$10.86
Monthly Base Salary	\$5,820	\$5,820
State and Federal taxes ²	-\$1,746	-\$1,746
Pay prior to disability	\$4,074	\$4,074
Benefit before reduction by deductible income	\$3,201	\$3,783
Social Security benefit	-\$0	-\$0
CalPERS disability benefit	-\$607	-\$607
Benefit amount³	\$2,594	\$3,176
CalPERS disability retirement benefit	\$607	\$607
Benefit amount	+\$2,594	+\$3,176
Income while disabled	\$3,201	\$3,783
Estimated Income replacement		
Without Group LTD	15%	15%
With Group LTD	79%	93%

¹Chris is a fictional example. His CalPERS benefit is estimated based on current income, age and years of service.

²Combined State and Federal taxes estimated at 30 percent.

³Your Group Long Term Disability benefit amount may vary based on your own circumstances including earnings, whether your employer has a retirement plan and the amount of your employer's contribution.

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

Group Insurance Certificate

If coverage becomes effective and you become insured, you may view a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events at standard.com/mybenefits/california. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

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Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 25,000 groups, covering over 6.5 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at standard.com.

*As of December 31, 2017, based on internal data developed by Standard Insurance Company.