



# Explore Your Employee Benefits

We believe in protecting what matters

**Loudoun County Government**

**Standard Insurance Company**





# Act Now to Help Protect What You Care About

## Explore your benefit options with Loudoun County Government.

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 family?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that Loudoun County Government 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.



### Your Employer-Paid Benefits

- Short Term Disability insurance
- Base Long Term Disability insurance



### Benefits You Can Add at Group Rates

- Buy-up Long Term Disability insurance



## 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.

**Short Term Disability insurance** can help pay the bills if you become disabled and can't work for a short period of time.

**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?

Provided you are an eligible member and meet the active work requirement, you will be automatically insured under the Base Long Term Disability (LTD) plan. As an alternative, you may apply for the Buy-up LTD plan, which requires you to complete the Enrollment Form in your packet, then place it in a confidential envelope and submit it to the Benefits Office.

You may apply for the Buy-up LTD plan when you become eligible. If you do not apply for coverage under the Buy-up LTD plan within 31 days after you become eligible, you may apply at any time thereafter, however, you will have to submit evidence of insurability and be approved by The Standard to become insured under the Buy-up LTD plan.

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## GROUP SHORT TERM DISABILITY BENEFIT PLAN

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

The cost of this benefit plan is funded by Loudoun County Government.

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are a citizen or resident of the United States or Canada and one of the following:</p> <ol style="list-style-type: none"> <li>1. A regular employee of Loudoun County Government who is:                             <ol style="list-style-type: none"> <li>a. A Constitutional Officer or an employee of a Constitutional Officer;</li> <li>b. An Elected Official who is a member of the Board of Supervisors or a staff aide of an Elected Official;</li> <li>c. Any other employee of Loudoun County Government who has fewer than 12 months continuous participation in the Virginia Retirement System Hybrid Plan codified in § 51.1-169 of the Code of Virginia; or</li> </ol> </li> <li>2. A regular employee of Loudoun Soil and Water Conservation District actively working at least 30 hours each week</li> </ol> <p>You are not a member if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.</p>
<b>Eligibility Waiting Period</b>	<p>You are eligible on the first day of the month following the date you become a member.</p>

Benefits	
<b>Weekly Benefit</b>	<p>60 percent of the first \$5,833 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p>
<b>Maximum Weekly Benefit</b>	<p>\$3,500</p>

## Benefits **Continued**

<b>Minimum Weekly Benefit</b>	\$15
<b>Benefit Waiting Period</b>	Your weekly benefit becomes payable after you have been continuously disabled for 14 days for disability caused by accidental injury, physical disease, pregnancy or mental disorder.
<b>Definition of Disability</b>	<p>For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.</li> </ul> <p>You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.</p>
<b>Maximum Benefit Period</b>	166 days

## Other Features and Services

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

Loudoun County Government has retained Standard Insurance Company to act on its behalf as Claims Administrator for the Plan with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Plan. Thereafter, Loudoun County Government may elect to hear and decide any further appeals by claimants. In each case, Loudoun County Government retains the right of final review and decision on all claims and appeals.

The Standard will also perform certain administrative services for the Plan, including advising and assisting Loudoun County Government with preparation and revision of the Plan and providing actuarial services. The Standard has no authority or obligation with respect to management or investment of the assets of the Plan or Loudoun County Government right of subrogation under the Plan.

This information is only a brief description of the Short Term Disability benefit plan provided by Loudoun County Government and administered by Standard Insurance Company. The controlling provisions will be in the Plan Document adopted by Loudoun County Government. The Plan Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Plan Document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of coverage, contact your human resources representative.

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## GROUP BUY-UP LONG TERM DISABILITY INSURANCE

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

Your employer provides you with a basic level of disability insurance. Will that be enough for you? Think about your ongoing expenses and how much income you'll need to replace. You have the option to enroll in an enhanced level of disability insurance.

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

**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 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 diseases. How many paychecks could you miss? **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

<b>What Your Benefit Provides</b> This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings, 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.	<b>Base coverage provided by your employer at no cost to you</b>  60 percent of your eligible earnings, up to a maximum benefit of \$8,000 per month.  Plan minimum per month: \$100 or 10 percent of the Long Term Disability benefit.	<b>Buy-up coverage you can purchase, paid for by you</b>  An additional 7 percent for a total of 67 percent of your eligible earnings, up to a maximum benefit of \$10,000 per month.  Plan minimum per month: \$100 or 10 percent of the Long Term Disability benefit.
<b>When Your Benefits Begin</b> If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your monthly benefit.	180 days	180 days
<b>How Long Your Benefits Last</b> This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.	For one year	Until your Social Security Normal Retirement Age (SSNRA)  Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the Maximum Benefit Period table in the Important Details section for specifics.

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

## Additional Features

<b>Help With Returning To Work</b>	This plan 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.  If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.
<b>Survivors Benefit</b>	If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.
<b>Family Care Expense Benefit</b>	Applies if you are disabled, returned to work and continue to receive Long Term Disability benefits. For 12 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).

# How Much Your Coverage Costs

Your base policy is paid for by Loudoun County Government and costs you nothing. If you choose to purchase buy-up 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.

Use this formula to estimate your premium payment for your buy-up coverage:

$$\begin{array}{ccccccc}
 & & \times & & \div 100 = & & \text{--->} \\
 \hline
 \text{Enter your monthly earnings (cannot} & & & \text{Enter your rate from} & & \text{This amount is an estimate} & & \text{To get a sense of your biweekly premium,} \\
 \text{be more than \$14,925).} & & & \text{the rate table.} & & \text{of how much you'd pay each} & & \text{take your monthly premium, multiply by 12} \\
 & & & & & \text{month.} & & \text{months, and divide by 26 pay periods. This} \\
 & & & & & & & \text{is your biweekly premium.}
 \end{array}$$

Your Age (as of January 1)	Rate %
<25	0.074
25–29	0.162
30–34	0.208
35–39	0.215
40–44	0.314
45–49	0.430
50–54	0.544
55–59	0.822
60+	1.147

**As you consider whether to apply for buy-up 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.

Your employer provides you with a basic level of disability insurance. Will that be enough for you? If not, you have the option to enroll in an enhanced level of disability insurance.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/disability/needs](https://www.standard.com/disability/needs).

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be a citizen or resident of the United States or Canada and one of the following:

1. A regular employee of Loudoun County Government who is:
  - a. A Constitutional Officer or an employee of a Constitutional Officer;
  - b. An Elected Official who is a member of the Board of Supervisors or a staff aide of an Elected Official;
  - c. Any other employee; or
2. A regular employee of Loudoun Soil and Water Conservation District actively working at least 30 hours each week

Employees who participate in the Virginia Hybrid Retirement plan, 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
- Serve an eligibility waiting period\*
- Apply for buy-up coverage and agree to pay premiums
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

\*You are eligible on the first day of the month following the date you become a member.

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.

All late applications (applying 31 days after becoming eligible), and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior long term disability insurance plan are also subject to medical underwriting approval. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

### Definition of Disability

For the benefit waiting period and the first 12 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 your own occupation, and
- You suffer a loss of at least 20 percent 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 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 perform with reasonable continuity the material duties of any occupation.

### Buy-up 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 (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

## Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- 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)
- The loss of your professional or occupational license or certification
- 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 mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance becomes effective:

- For which you, or a reasonably prudent person would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months

## Limitations

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

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- 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
- Confined for any reason in a penal or correctional institution
- Able to work during the 12 month own occupation period and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the 12 month own occupation period, the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation.

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

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders, substance abuse, the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder.

## 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 disability 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
- You pass away

## Deductible Income

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

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid to you by your employer that exceeds 100 percent of your indexed predisability earnings when added to your Long Term Disability benefit
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits you received or are eligible to receive from your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

## 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 will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. 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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GP899-LTD, Contract 2000

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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. 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](https://www.standard.com).