Standard Insurance Company
University of Florida
Group Policy #648973

Voluntary Disability Insurance

Protect your income while coping with a disability.

Voluntary 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 weeks, months or years, this benefit can help you protect your income — and those who depend on it.

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

Disability insurance can help pay the bills if you become disabled and can't work. That could be a few weeks, months or years.

This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

You may receive weekly or monthly benefits. This can replace a specific percentage of your eligible earnings. Benefits begin after the benefit waiting periods.

You may also receive help returning to work if you need accommodations.

Disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Voluntary Disability insurance can help you maintain your lifestyle and pay for things, such as:**

- Housing Costs
- Groceries
- Car Insurance
- College Tuition

Voluntary Disability Insurance

What Your Benefit Provides

This is the benefit you'd receive if you experience a qualifying disability. Eligible earnings are your insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income. See the Important Details section for a list of deductible income sources.

You have two plan options to choose from, the 30-Day Plan or the 90-Day Plan. Coverage under the 30-Day Plan is provided under both the group Short Term Disability and Long Term Disability insurance policies issued by The Standard. Coverage under the 90-Day Plan is provided under the group LTD insurance policy.

30-Day Plan

If you remain disabled following the 30-day benefit waiting period, a weekly Short Term Disability benefit is provided for up to 9 weeks.

STD Benefit Percentage	66 2/3% of your eligible weekly earnings before reduction by deductible income
STD Maximum Benefit	$3,462 per week before reduction by deductible income
STD Minimum Benefit	$25 or 10% of your weekly STD benefit before reduction by deductible income, whichever is greater
LTD Benefit Percentage	66 2/3% of your eligible monthly earnings reduced by deductible income
LTD Maximum Benefit	$15,000 per month before reduction by deductible income
LTD Maximum Benefit	$100 or 10% of your monthly LTD benefit before reduction by deductible income, whichever is greater

90-Day Plan

You will be insured for Long Term Disability benefits only. If you remain disabled following the 90-day benefit waiting period and meet all other applicable policy provisions, a monthly LTD benefit is provided under the LTD insurance policy.

LTD Benefit Percentage	66 2/3% of your eligible monthly earnings reduced by deductible income
LTD Maximum Benefit	$15,000 per month before reduction by deductible income
LTD Minimum Benefit	$100 or 10% of your monthly LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

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 benefit.

You must remain disabled and meet all other applicable policy provisions. For accidental injury, physical disease, pregnancy or mental disorder, your benefit waiting period is:

30-Day Plan: 30 days
90-Day Plan: 90 days

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

Additional Features

24-Hour Coverage	24-hour plans provide coverage for disabilities occurring on or off the job.
Return to Work Incentive	Your LTD benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your earnings exceeds 100% of your predisability earnings.
Help With Returning To Work	The LTD policy 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, LTD coverage can help your employer make approved modifications. You may also be eligible to receive an additional benefit of $1,000 or 10% of your predisability earnings, whichever is less, for participating in an approved rehabilitation plan. Your LTD benefit may exceed the plan maximum indicated in the LTD policy as a result of this additional benefit.
Survivors Benefit	If you die while receiving LTD benefits, your survivors may be eligible to receive a one-time additional payment.
Annuity Contribution Benefit	When you have been disabled for 9 months, The Standard will set up and fund an individual annuity in your name. For each month you remain qualified, 11% of your predisability earnings (not to exceed $2,475) will be deposited into the annuity.
Family Care Expense Benefit	Applies if you are disabled, have returned to work and continue to receive LTD 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).
Lifetime Security Benefit	Additional benefits may be payable to you if your LTD benefits end due to the maximum benefit period, you remain disabled and you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment.
Cost of Living Adjustment	Your LTD benefit will be increased annually by the Cost of Living Adjustment (COLA) factor in effect for the current year. Your first COLA factor is equal to 1.02 and increases on each subsequent anniversary date of the first adjustment by the COLA factor. After the first COLA factor, each COLA factor is equal to the previous COLA factor plus .02. The amount payable after adjustment by the COLA factor will not exceed the amount of your LTD benefit after it has been adjusted for the COLA factor 5 times, up to a maximum of $25,000.
Assisted Living Benefit	Your LTD benefit will be increased by 13 1/3% of your predisability earnings when you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment. The maximum benefit amount cannot exceed $3,000 in addition to the LTD benefit.

How Much Your Coverage Costs

Because this insurance is offered through University of Florida, 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 your plan and benefit amount. If you have questions regarding how to determine your premium, please contact your human resources representative.

30-Day Plan

Under the 30-Day Plan, you are covered for both STD and LTD insurance. Your STD monthly rate is 0.213% of your insured monthly earnings and your LTD monthly rate is 0.443% of your insured monthly earnings.

90-Day Plan

Under the 90-Day Plan, you are covered for LTD insurance only. Your monthly rate is 0.443% of your insured monthly earnings.

30 Day Plan: Use this formula to estimate your monthly premium payment:

	×	**0.00656**	=		**--->**	
Enter your monthly eligible earnings (cannot be more than $22,500).		Rate percent of insured earnings divided by 100.		This amount is an estimate of how much you'd pay each month.		To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months and divide by 24 pay periods. This is your semimonthly premium.

90 Day Plan: Use this formula to estimate your monthly premium payment:

	×	**0.00443**	=		**--->**	
Enter your monthly eligible earnings (cannot be more than $22,500).		Rate percent of insured earnings divided by 100.		This amount is an estimate of how much you'd pay each month.		To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months and divide by 24 pay periods. This is your semimonthly premium.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of University of Florida, or resident or intern of University of Florida College of Veterinary Medicine actively working at least 20 hours per week
- Insured under group LTD policy 648973-B, issued by The Standard to University of Florida and covering your employer
- A citizen or resident of the United States or Canada

Temporary and seasonal employees, full time members of the armed forces of any country, independent contractors, leased employees, post-doctoral fellows or resident/house staff employees of the University of Florida College of Medicine covered under group policy #649343 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
- 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

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 more than 60 days after becoming eligible), requests for coverage increases (including requests to insure predisability earnings that are greater than the last amount for which medical underwriting approval was required), and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior 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

30-Day Plan:

For the first 30 days of continuous disability and while STD 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, or
- You are unable to earn more than 80% of your predisability earnings when working for your employer.

Beginning on day 91 of disability and continuing for the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable 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, or
- You 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.

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.

90-Day Plan:

For the benefit waiting period and the first 24 months that LTD 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, or
- You 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.

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.

Maximum Benefit Period

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

30-Day Plan

STD benefits may continue for 9 weeks of disability. STD benefits cease to be payable when LTD benefits begin.

LTD benefits may continue during disability for a period of time shown below, as determined by your age when disability begins:

Age	Maximum Benefit Period
<62	To age 65, to SSNRA or 3 years, 6 months, whichever is longer
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

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

90-Day Plan

If you become disabled before age 62, LTD 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

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Disability benefits.

30-Day Plan

Deductible income includes:

- Sick pay or other forms of salary continuation (but not vacation pay) paid to you by your employer
- Amounts under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while STD benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

90-Day Plan

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
- 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 University of Florida'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 LTD benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether 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

Limitations

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

In addition, STD benefits are not payable for any period when you are:

- Working for wage or profit for any employer other than the employer offering your STD coverage, including self-employment

In addition, LTD benefits are not payable for any period when you are:

- Confined for any reason in a penal or correctional institution

The length of time you can receive LTD payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders or substance abuse

When Your Benefits End

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

- You are no longer disabled
- Your maximum benefit period ends
- You pass away

In addition, STD benefits end automatically on the date any of the following occur:

- LTD benefits become payable to you under an LTD plan issued by The Standard
- The date you begin working for an employer other than your employer or become self-employed

In addition, LTD benefits end automatically on the date any of the following occur:

- 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

Exclusions

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

- 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)

Regarding LTD benefits, 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
- 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

Regarding LTD benefits, a preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance coverage becomes effective for which you have:

- Consulted a physician or other licensed medical professional
- Received medical treatment, services, or advice
- Undergone diagnostic procedures, including self-administered procedures
- Taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months

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 of the calendar month in which 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, contact your human resources representative for 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, which may be amended retroactively in accordance with its terms. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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