



## 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 helps 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 helps replace part of your paycheck. That can help you protect your lifestyle and savings.

**You can get help returning to work when you're ready.** This Long Term Disability insurance 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.

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 such as:**



**Housing Costs**



**Groceries**



**Car Insurance**



**College Tuition**

# Long Term Disability Insurance

<p><b>What Your Benefit Provides</b></p>	<p><b>Base coverage provided by St. Louis County at no cost to you</b></p>	<p><b>Buy-up coverage you can purchase, paid for by you</b></p>
<p>This is the amount per month you would receive if you were to 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.</p>	<p>50% of your predisability earnings, reduced by deductible income</p> <p>Maximum: \$2,000 Minimum: \$100 or 15% of the Long Term Disability benefit</p>	<p>An additional 16 2/3% for a total of 66 2/3%, reduced by deductible income</p> <p>Maximum: \$7,500 Minimum: \$100 or 15% of the Long Term Disability benefit</p>
<p><b>When Your Benefits Begin</b></p>	<p>The longer of a) 180 days, and b) the period of accumulated sick leave</p>	<p>The longer of a) 180 days, and b) the period of accumulated sick leave</p>
<p><b>How Long Your Benefits Last</b></p>	<p>Until your Social Security Normal Retirement Age (SSNRA).</p> <p>Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the table in the Important Details section for specifics.</p>	<p>Until your Social Security Normal Retirement Age (SSNRA).</p> <p>Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the table in the Important Details section for specifics.</p>

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

## Additional Features

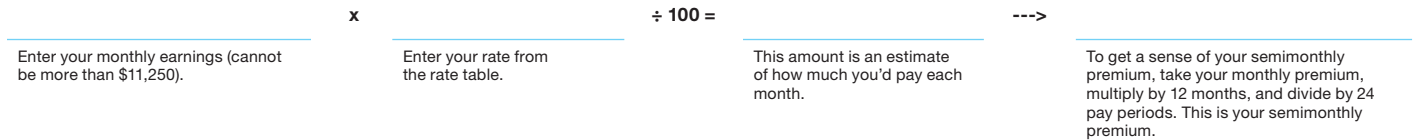
<p><b>Help With Returning To Work</b></p>	<p><b>Rehabilitation Plan</b> This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.</p> <p><b>Reasonable Accommodation Expense Benefit</b> If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.</p> <p><b>Rehabilitation Incentive Benefit</b> You may also be eligible to receive an additional benefit of 10% of your predisability earnings for participating in an approved rehabilitation plan, subject to the plan maximum.</p>
<p><b>Survivors Benefit</b></p>	<p>If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.</p>
<p><b>Family Care Expense Benefit</b></p>	<p>Applies if you are disabled, returned to work and continue to receive Long Term Disability insurance benefits. For 12 months, a portion of qualified expenses (up to \$250 per dependent or \$500 per family, per month) is deducted from the amount of your work earnings.</p>

# How Much Your Coverage Costs

Your base policy is paid for by St. Louis County 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.

To estimate your monthly premium, use the calculator below.

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



Your Current Age	Rate % of Insured Earnings
<25	\$0.084
25-29	\$0.084
30-34	\$0.084
35-39	\$0.144
40-44	\$0.192
45-49	\$0.348
50-54	\$0.540
55-59	\$0.660
60-64	\$0.744
65-69	\$0.744
70+	\$0.648

**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://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 regular full-time employee actively working at least 30 hours each week
- A citizen or resident of United States or Canada.
- **Class 1** Commissioned Police Officers
- **Class 2** Civilian employees

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
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

\***Class 1** You are eligible on the date you become a member.

\***Class 2** You are eligible on the first day of the month that follows or coincides with 30 days as 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.

### Definition of Disability

For the benefit waiting period and the first 24 months, 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% 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

If you become disabled before age 62, Long Term Disability insurance benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 5 years, 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 5 years, whichever is longer
63	To SSNRA or 4 years, whichever is longer
64	To SSNRA or 3 years and 6 months, whichever is longer
65	3 years
66	2 years and 6 months
67	2 years
68	1 year 6 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
- 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 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 insurance 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 24-month own occupation period and earn at least 20% of your indexed predisability earnings, but you elect not to work. During the 24-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 insurance payments will be limited if:

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

## 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:

- Paid time off (PTO), sick pay, annual or personal leave 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 receive under your employer's retirement plan, including a public employee retirement system, a state teacher retirement system and a plan arranged and maintained by a union or employee association for the benefit of its members
- Benefits under any state disability income benefits 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 insurance 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 may 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 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](http://standard.com).

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 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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