



GROUP BUY-UP SHORT TERM DISABILITY INSURANCE

Protect your income if you're out on leave.

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.

Disability insurance helps protect your income if you're unable to work.

Short Term Disability insurance can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder.

You may receive weekly benefits that replace a specified percentage of your eligible earnings. Benefits begin after the short waiting period explained below.

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

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses such as:**



Housing Costs



Groceries



Car Insurance



Child Care

Short Term Disability Insurance

What Your Benefit Provides	Base coverage provided by St. Louis County at no cost to you	Buy-up coverage you can purchase, paid for by you
<p>This is the benefit you'd receive if you suffer a qualifying disability. Eligible earnings are your weekly 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.</p>	<p>50% of your eligible earnings, up to a maximum benefit of \$500 per week</p> <p>Plan minimum: \$25 per week</p>	<p>An additional 16 2/3% for a total of 66 2/3%, up to a maximum benefit of \$1,875 per week</p> <p>Plan minimum: \$25 per week</p>
<p>Benefit Waiting Period If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.</p>	<p>10 days for accidental injury, physical disease, pregnancy or mental disorder</p>	<p>For members with buy-up coverage who do not apply during the enrollment period:</p> <ul style="list-style-type: none"> • Accident 10 days • Disease/pregnancy during the first 12 months 60 days; and thereafter: 10 days • Enrollment period the 31 day period beginning on the date you first become eligible
<p>How Long Your Benefits Last This is the maximum length of time you could be eligible to receive a weekly disability benefit.</p>	<p>25 weeks</p>	<p>25 weeks</p>

You'll be automatically enrolled in the base plan if you don't elect buy-up coverage. See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

Additional Features

Return to Work Incentive	<p>Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your work earnings exceeds 100% of your pre-disability earnings.</p>
Help With Returning To Work	<p>If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.</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.

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

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

$$\frac{\text{Enter your weekly earnings (cannot be more than \$2,812)}}{\text{---}} \times 0.6667 \times \frac{\text{Enter your rate from the rate table.}}{\text{---}} \div 10 = \frac{\text{This amount is an estimate of how much you'd pay each month.}}{\text{---}} \text{--->} \frac{\text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.}}{\text{---}}$$

Your Current Age	Rate per \$10 of STD benefit
<25	\$0.240
25-29	\$0.240
30-34	\$0.240
35-39	\$0.252
40-44	\$0.264
45-49	\$0.276
50-54	\$0.300
55-59	\$0.348
60-64	\$0.420
65-69	\$0.444
70+	\$0.444

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Medical bills
- Utilities
- Car insurance
- Groceries
- Child care costs

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, consider your unique circumstances. Use our calculator at 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 covered under St. Louis County's paid time off plan 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 coverage and agree to pay premium
- 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

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% in 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.

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
- An activity arising out of or in the course of any employment for wage or profit

Limitations

Short 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 and earn at least 20% of your predisability earnings in your own occupation but you elect not to
- Eligible to receive paid time off (PTO), sick leave or Paid Parental Leave from your employer
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Your Benefits End

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

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a long term disability plan
- 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 Short Term Disability benefits. **Deductible income includes:**

- Amounts under unemployment compensation law
- 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
- Amounts 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 Short Term Disability 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

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 (or your employer's coverage under 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.

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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

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GP209-STD, GP399/ASSOC,
GP399-STD/TRUST

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