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## **Frequently Asked Questions about the Group Long Term Disability Insurance**

### **Am I eligible for Disability insurance coverage?**

For Long Term disability, you are eligible if you are actively at work at least 20 hours each week.

### **When am I considered disabled?**

For Long Term Disability, you are 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 Disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

### **When do benefits become payable?**

If your claim is approved by Standard, benefits become payable at the end of the benefit waiting period. No benefits are payable during the benefit waiting period.

### **What is my benefit?**

Benefits are based on your earnings from the County. The group insurance policy refers to these earnings as predisability earnings. Your group insurance certificate includes the complete definition of predisability earnings. Your LTD benefits are 60% of your predisability earnings, reduced by deductible income.

### **How long can benefits continue?**

The maximum benefit period is determined by your age when a disability begins, as defined in your certificate of coverage.

### **If I am disabled and return to work, can I continue to receive benefits?**

The group LTD insurance policy includes a feature that offers you a financial incentive to return to work during a disability. During the first 12 months from the date you first return to work (after the benefit waiting period) your LTD benefit will be reduced by work earnings which, when added to your LTD benefit, can not exceed 100% of your predisability income. Other deductible income can further reduce the LTD benefit payable. Frequently, claimants who return to work receive more total income than those who do not. The return to work incentive applies whether you are working for your employer or any other employer (including self-employment). You are eligible for the return to work incentive on the first day you work after the benefit waiting period, if LTD benefits are payable on that date. After the first 12 months from the date you first return to work, one-half of your work earnings are considered deductible income.

\*\* This flyer is written in non-technical language and is not intended as a complete description of the Group Insurance plans offered by The Standard. You should refer to your Summary Plan Description which will contain more detailed information. The controlling provisions are in the Standard Insurance Company's group policy. This flyer does not modify that document or the insurance in any way.

**What happens if I recover from a disability and have a relapse?**

If your disability ends during the benefit waiting period, and you become disabled again from the same cause, you will not have to serve a new benefit waiting period if the recovery period is no longer than 30 days for LTD. However, you will have to serve the remainder of the prior benefit waiting period. If your disability ends after serving the waiting period, and you become disabled again from the same cause, you will not have to serve a new benefit waiting period if the recovery period is no longer than 180 days.

In either case, no benefits will be payable for the period of temporary recovery and no benefits will be payable after benefits become payable to you under any other group insurance policy which you become insured under during your period of temporary recovery.

**What are some of the other features of this coverage?**

- A Rehabilitation Plan provision which may include payment of some or all of the expenses you incur in connection with the plan, including expenses for training and education, family care, job search, and other job-related expenses.
- Insurance continues without payment of LTD premiums while benefits are payable.
- If you are disabled and return to work in any occupation for any employer as a result of a reasonable accommodation made by the employer, and Standard gives prior written approval of the accommodation before it is implemented, Standard will pay the employer up to \$25,000 for expenses incurred for the accommodation.
- If you die while LTD benefits are payable, and on the date you die you have been continuously Disabled for at least 180 days Standard will pay either your surviving spouse, your surviving unmarried children under the age of 25, or any person providing care and support of any of them, a benefit equal to three times your monthly LTD benefit (less any LTD benefit overpayments).

**When does my insurance coverage become effective?**

Eligible employees must meet the Active Work Requirements as described below:

To meet the active work requirement you must be performing the material duties of your own occupation at your employer's usual place of business. If you are incapable of meeting this requirement because of physical disease, injury, pregnancy or a mental disorder on the day before the scheduled effective date of your insurance, your coverage will not become effective until the day after you meet the active work requirement for [one full day] as an eligible Member.

**When does my insurance coverage end?**

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution.
- The date your employment terminates.
- The date the group policy terminates.
- The date you cease to be a Member.