



## GROUP SHORT TERM DISABILITY INSURANCE

# Protect your income if you're out on leave.

Your health insurance helps pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

**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 benefit 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:**



**Housing Costs**



**Groceries**



**Car Insurance**



**Child Care**

# Short Term Disability Insurance

## What Your Benefit Provides

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.

60 percent of your eligible earnings, up to a maximum benefit of \$2,000 per week. Plan minimum \$15 per week.

## 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.

Option 1:  
7 days for accidental injury  
7 days for physical disease, pregnancy or mental disorder

Option 2:  
14 days for accidental injury  
14 days for physical disease, pregnancy or mental disorder

## How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

Low Plan: 84 days  
High Plan: 77 days

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

# Additional Features

## Return to Work Incentive

A.) During the benefit waiting period you may serve your benefit waiting period while working for your employer, if you meet either the definition of disability or the definition of partial disability. B.) After the benefit waiting period you are eligible for the return to work Incentive on the first day you work for your employer after the benefit waiting period if STD benefits are payable on that date. One half of your work earnings will be deductible income. Work earnings means your gross weekly earnings from work you perform for your employer while disabled.



## Not being able to work also means not being able to earn a paycheck.

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

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

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



## How Much Your Coverage Costs

Because this insurance is offered through Leon County School Board, 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 benefit amount.

### For 10 deductions, rates will be one of the following;

High Plan: \$1.775 per \$100 of monthly benefit.  
Low Plan: \$1.387 per \$100 of monthly benefit.

### For Monthly rates, it will be one of the following:

High Plan: \$1.479 per \$100 of monthly benefit.  
Low Plan: \$1.163 per \$100 of monthly benefit.

## Important Details

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

### Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the plan before the coverage can become effective. If this requirement is not met, this plan will not become effective.

To be eligible for coverage, you must be:

- An active employee of Leon County School Board, other than a substitute, OPS employee, summer school employee, hourly-as-needed teacher or a board member
- Working at least 17.5 hours per week

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
- 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

The first day of the calendar month coinciding with or next following issuance of the first paycheck by the Employer.

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 short 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

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

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.

You will be considered partially disabled if you are working for your employer but as a result of physical disease, injury, pregnancy or mental disorder, you are unable to earn more than 80% of your predisability earnings.

## 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)
- An activity arising out of or in the course of any employment for wage or profit if you are receiving benefits for the disability under any workers' compensation or occupational disease law

## 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
- Receiving benefits under a workers' compensation law or similar law
- A) working for wage or profit for any employer other than your employer; or B) when you are self employed. This limitation applies whether you are working in your own or another occupation.

## 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 group long term disability policy issued by us
- You pass away
- You begin working for an employer other than your employer, or become self employed

## 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)

## 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 any workers' compensation law or similar law or similar act or law
- Amounts under any state disability income benefit law or similar law
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short 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
- Earnings from work activity while you are disabled

## 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 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).

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Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

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GP399-STD/TRUST

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