



# Group Short Term Disability Insurance

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

Your health insurance may help 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 may help 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 benefit waiting period.

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

This is the benefit you'd receive if you experience 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% of your eligible earnings

Plan maximum per week: \$600

Plan minimum per week: \$50

## 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 can begin receiving your weekly benefit.

- 7 days for accidental injury
- 7 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.

12 weeks. However, if you are eligible for benefits under a long term disability insurance plan sponsored by your employer, your maximum benefit period will be reduced by the benefit waiting period

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

# How Much Your Coverage Costs

Because this insurance is offered through Lee County Board of County Commissioners, 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 age and your benefit amount.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your weekly earnings (cannot be more than \$1,000)}}{\text{Enter your rate from the rate table.}} \times 0.60 \times \text{Enter your rate from the rate table.} \div 10 = \text{This amount is an estimate of how much you'd pay each month.}$$

Your Age (As of last Jan. 1)	Rate (Per \$10 of Weekly Benefit)
<30	\$0.702
30-39	\$0.358
40-49	\$0.388
50-59	\$0.494
60-64	\$0.702
65+	\$1.180

## 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).

## Important Details

Here's where you'll find the 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 the employer or a participating entity, other than an employee of the tax collector division, regularly working at least 30 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

\*You are eligible on the first day of the calendar month that follows the date you become 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.

All late applications (applying more than 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.

Submit a Medical History Statement for approval online at [myeoi.standard.com/164657](http://myeoi.standard.com/164657).

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 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 you work for your employer.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

## Exclusions

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

## 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
- Eligible to receive benefits for your disability under a workers' compensation law or similar law
- Receiving sick-leave pay or other salary continuation from your employer
- Working for wage or profit for any employer other than the employer offering your Short Term Disability coverage, including self-employment

## 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 issued by The Standard
- The date you begin working for an employer other than your employer, or become self-employed
- 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 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 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

### **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)
- The date your employer ends participation in the group policy

### **Group Insurance Certificate**

If 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. 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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