



# Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by Lee County Board of County Commissioners.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are a regular employee of Lee County Board of County Commissioners, or a participating entity, other than an employee of the tax collector division, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Eligibility Waiting Period</b>	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows your date of hire.

Benefits	
<b>Monthly Benefit</b>	60% of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Minimum Monthly Benefit</b>	\$100 or 10% of the Long Term Disability benefit before reduction by deductible income, whichever is greater
<b>Benefit Waiting Period</b>	90 days

# Benefits Continued

<p><b>Definition of Disability</b></p>	<p>For the benefit waiting period and the first 24 months for which Long Term Disability benefits are payable, being unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of your own occupation, and suffering a loss of at least 20% of your predisability earnings when working in your own occupation.</p> <p>After that, being unable — due to physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of any occupation:</p> <ul style="list-style-type: none"> <li>• That you can perform, based on your education, training, or experience</li> <li>• That is available at one or more locations in the national economy</li> <li>• In which you can be expected to earn at least 60% of your predisability earnings within 12 months of returning to work, regardless of whether you are working in that occupation or any other</li> </ul>										
<p><b>Maximum Benefit Period</b></p>	<p>If you become disabled at age 59 or older, the benefit duration is determined by the age when disability begins:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>59 or younger</td> <td>To age 65</td> </tr> <tr> <td>60 through 64</td> <td>5 years</td> </tr> <tr> <td>65 through 68</td> <td>To age 70</td> </tr> <tr> <td>69 or older</td> <td>1 year, 6 months</td> </tr> </tbody> </table>	Age	Maximum Benefit Period	59 or younger	To age 65	60 through 64	5 years	65 through 68	To age 70	69 or older	1 year, 6 months
Age	Maximum Benefit Period										
59 or younger	To age 65										
60 through 64	5 years										
65 through 68	To age 70										
69 or older	1 year, 6 months										

# Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable



This information is only a brief description of the group Long Term Disability insurance policy sponsored by Lee County Board of County Commissioners. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Lee County Board of County Commissioners may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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