



Educator Options Voluntary Long Term Disability

Voluntary Long Term Disability Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, helping you to meet your financial commitments in a time of need. The Standard has developed this document to provide you with information about the optional coverage you may select through Cypress-Fairbanks Independent School District.

Eligibility Requirements	
Policy	A minimum number of eligible employees must apply and qualify for the proposed plan before Educator Options Voluntary LTD coverage can become effective.
Employee	• A regular employee of Cypress-Fairbanks Independent School District • Actively working at least 15 hours each week • A citizen or resident of the United States or Canada • Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
Premium	You pay 100% of the premium for this coverage through easy payroll deduction.

Benefit Amount	
Benefit Amount	You may select a monthly benefit amount in \$100 increments, based on the tables and guidelines presented in the rates section of these coverage highlights. The monthly benefit amount must not exceed 66 2/3% of your monthly predisability earnings. The minimum monthly amount you may elect is \$200.
Plan Maximum Monthly Benefit	The lesser of \$8,000 or 66 2/3% of your predisability earnings
Plan Minimum Monthly Benefit	25% of your LTD benefit before reduction by deductible income

- If you do not apply for this coverage within 31 days after becoming eligible, and later decide to do so, you must wait until your employer holds an annual enrollment.

Disability Needs Calculator

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of disability insurance you may need if you become unable to work, The Standard has created a Disability Needs Calculator found at: standard.com/disability/needs.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance. 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.

Please contact your human resources representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design

Benefit Waiting Period

The benefit waiting period is the period of time that you must be continuously disabled before benefits become payable. Benefits are not payable during the benefit waiting period. The benefit waiting period options associated with your plan include:

Plan Options	Accidental Injury	Other Disabilities
Option 1	0 days	7 days
Option 2	14 days	14 days
Option 3	30 days	30 days

Own Occupation Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are 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** are suffering a loss of at least 20% of your indexed 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.

Any Occupation Definition of Disability

After the own occupation period of disability, you will be considered disabled if you are unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of any occupation.

Deductible Income

Deductible income means income you receive or are eligible to receive while LTD benefits are payable. Please refer to your group certificate for additional details. Deductible income may include, but is not limited to:

During the first 12 months of disability:

- Earnings from work activity while you are disabled
- Any amount you receive by compromise, settlement or other method as a result of a claim for the above

After you have been disabled for 12 months:

- Earnings from any work activity while you are disabled
- Amounts under any unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings or compensation included in predisability earnings which you receive or are eligible to receive while LTD 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

Maximum Benefit Period

The maximum periods for which benefits are payable are shown in the tables below.

You may choose **Option A** or **Option B**:

Option A

For disability due to Injury:

If you become disabled before age 61, LTD benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or for 5 years, whichever is longest. If you become disabled at age 61 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
61	To SSNRA or 4 years, whichever is longer
62	To SSNRA or 3 years 6 months, whichever is longest
63	To SSNRA or 3 years, whichever is longer
64	To SSNRA or 2 years 6 months, whichever is longest
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older	1 year, regardless of age

For disability due to physical disease, pregnancy or mental disorder: 5 years, regardless of age.

Option B

If you become disabled before age 61, LTD benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or for 5 years, whichever is longest. If you become disabled at age 61 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
61	To SSNRA or 4 years, whichever is longer
62	To SSNRA or 3 years 6 months, whichever is longest
63	To SSNRA or 3 years, whichever is longer
64	To SSNRA or 2 years 6 months, whichever is longest
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older	1 year

Benefit Calculation

Example

You select the amount of your LTD benefit when you enroll for coverage in the plan. The dollar amount selected must be a multiple of \$100, from a minimum of \$200 to a maximum of the lesser of \$8,000 or 66 2/3% of your predisability earnings. This amount is then reduced by deductible income you receive, or are eligible to receive, while LTD benefits are payable. As an example, if your monthly predisability earnings are \$4,500, you may select any dollar amount (in \$100 increments) between \$200 and \$3,000 (60 2/3% of your predisability earnings). In the example below, assume you elected the maximum benefit amount of \$3,000, and you now receive a monthly Social Security disability benefit of \$1,200 and a monthly retirement benefit of \$900.

Your monthly LTD benefit would be calculated as follows:

Insured predisability earnings	\$4,500
Maximum benefit percentage	× 60 2/3%
Maximum benefit amount	<u>\$3,000</u>
Less Social Security disability benefit	-\$1,200
Less retirement benefit	-\$900
Amount of LTD benefit	<u>\$900</u>

Additional Features

Please see your HR representative for additional information about the features and benefits below.

Rehabilitation Plan	If you are participating in an approved rehabilitation plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to training and education expenses, family (child and elder) care expenses, job-related expenses and job-search expenses.
Reasonable Accommodation Expense Benefit	If your employer makes an approved worksite modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a preapproved amount for some or all of the cost of the modification.
Rehabilitation Incentive Benefit	If you agree to participate in a rehabilitation plan that prepares you to return to work (the plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10% of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.
Employee Assistance Program* (EAP)	This includes an Employee Assistance Program and WorkLife Services, providing support guidance and resources to help you and your household members address personal challenges. The EAP is linked to your life insurance coverage and offers up to three face-to-face visits per incident.
Survivors Benefit	If you die while LTD benefits are payable and on the date you die you have been continuously disabled for at least 180 days, a survivors benefit equal to three times your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).
First Day Hospital Benefit	If you are hospital confined for at least four hours during the benefit waiting period, the following will apply: the remainder of your benefit waiting period will be waived, LTD benefits will become payable on the first day you are hospital confined and your maximum benefit period will begin on the date your LTD benefits are payable. You are eligible for this benefit only if your elected benefit waiting period is fewer than 45 days. Hospital confined means you are admitted to a hospital as an inpatient and for which you are charged for room and board.

Family Care Expense Benefit	This applies when a disabled employee has returned to work and continues to receive LTD benefits. For 12 months, a portion of expenses (up to \$250 per dependent or \$500 per family, per month) is deducted from the amount of your work earnings.
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Exclusions

- Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:
- Disability arising out of or in the course of any employment for wage or profit
 - You're committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
 - An intentionally self-inflicted injury
 - 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
 - If applicable, with respect to insurance increases, you are not covered for the insurance increase if your disability is caused or contributed by a preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the specified exclusion and limitation period, and you have been actively at work for at least one full day after the end of the specified exclusion and limitation period.

Preexisting Condition Provision

Preexisting Condition	For the first 30 days of disability, we will pay benefits even if you have a condition subject to the preexisting condition limitation. After 30 days, we will continue benefits only for conditions for which the preexisting condition exclusion or limitation does not apply. Benefit amounts subject to the preexisting condition exclusion will be excluded from payment. A preexisting condition is a mental or physical condition: • For which you would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications • Which, as a result of any medical examination, including routine examination, was discovered or suspected
Preexisting Condition Period	The 90-day period just before your insurance becomes effective or any insurance increases become effective
Specified Exclusion and Limitation Period	12 months

If your disability is subject to the preexisting condition limitation and you have been continuously insured under the group policy for:

Less than 12 months:	Your maximum benefit period is 30 days
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12 months or more and you elected to change your insurance during the preceding annual enrollment period by:

a) Increasing your LTD benefit amount by more than \$300:	Your LTD benefit is equal to the amount of insurance for which you were insured under the group policy on the day before the last preceding annual enrollment period plus \$300, reduced by deductible income.
b) Decreasing your benefit waiting period by more than one level:	Your benefit waiting period equals the benefit waiting period which applied to the option under which you were insured on the day before the last preceding annual enrollment period.
c) Increasing your maximum benefit period	Your maximum benefit period equals the length of the maximum benefit period which applied to the option under which you were insured on the day before the last preceding annual enrollment period.

Limitations

LTD benefits are not payable for any period when you are:

- Eligible to receive benefits for your disability under a workers' compensation law or similar law
- 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 indexed predisability earnings, but you elect not to work; throughout the own occupation period the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If applicable, if your disability is caused or contributed by a preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the specified exclusion and limitation period, and you have been actively at work for at least one full day after the end of the specified exclusion and limitation period
- If your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Rates

Employees can select a monthly LTD benefit ranging from a minimum of \$200 to a maximum amount. To find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period, choose your option below:

Maximum Benefit Period **Option A:** Monthly rate per \$100 of LTD benefit, before reduction by deductible income
Benefit Waiting Period:

- Option 1: \$2.88
- Option 2: \$2.28
- Option 3: \$1.90

Maximum Benefit Period **Option B:** Monthly rate per \$100 of LTD benefit, before reduction by deductible income
Benefit Waiting Period:

- Option 1: \$3.24
- Option 2: \$2.58
- Option 3: \$2.14

If you have questions regarding how to determine your monthly LTD benefit, the benefit waiting period or the premium payment of your desired benefit, please contact your HR representative.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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