Protecting Your Lifestyle

Group Educator Options
Long Term Disability Insurance



How long could you go without a paycheck if an injury or illness kept you from working?

Group Educator Options Long Term Disability insurance from Standard Insurance Company can replace part of your paycheck if you're disabled and can't work for an extended period of time. That could be a few months to several years.

Your monthly Long Term Disability benefit is $8,000 in $100 increments, not to exceed 60% of your earnings. You also have the flexibility to select a benefit waiting period that best fits your needs.

What It Does

- Replaces a portion of your pay when you miss work because of a covered disability and pays you directly
- Can continue partial benefit payments after you return to work
- Your benefits can restart right away if your disability returns within a covered period

How It Can Help

Examples of how Educator Options Long Term Disability insurance can help protect a person's income[1]

Pregnancy

1. Emma give birth.
2. She missed six weeks of work to recover from her pregnancy, which also allowed her to be with her baby.
3. Her paychecks stop, but there are still expenses related to having a newborn.
4. **Educator Options Long Term Disability** coverage pays part of her wages during this time, which helps Emma take care of her new family member.

Cancer

1. James had a heart condition, then was diagnosed with cancer.
2. Chemotherapy left him too drained to work as a teacher — and facing extra expenses such as co-pays and in-home care.
3. **Educator Options Long Term Disability** coverage kept part of his pay coming in — and his retirement savings intact.

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INSPIRING EXCELLENCE

Elect the protection that works best for your lifestyle.

Contact your human resources representative to learn how to apply for Educator Options Long Term Disability insurance.

1 Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

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

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