



Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through Sherman Independent School District. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your human resources representative.

Employer Plan Effective Date

A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary LTD coverage can become effective. This level of participation has been agreed upon by Sherman Independent School District and The Standard.

Eligibility

To become insured, you must be:

- A regular employee of Sherman Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- Actively at work at least 20 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

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

- Eligibility requirements
- An eligibility waiting period (check with your human resources representative)
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that 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.

Benefit Amount

You may select a monthly benefit amount in \$100 increments from \$300 to \$8,000; 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 percent of your monthly earnings.

Plan Maximum Monthly Benefit: 66 2/3 percent of predisability earnings

Plan Minimum Monthly Benefit: 25 percent of your LTD benefit before reduction by deductible income

Benefit Waiting Period and Maximum Benefit 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 maximum benefit period is the period for which benefits are payable. The benefit waiting period and maximum benefit period associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	0 days	3 days	3 Years for Sickness & To SSNRA for Accident
2	14 days	14 days	3 Years for Sickness & To SSNRA for Accident
3	30 days	30 days	3 Years for Sickness & To SSNRA for Accident
4	60 days	60 days	3 Years for Sickness & To SSNRA for Accident
5	90 days	90 days	3 Years for Sickness & To SSNRA for Accident
6	180 days	180 days	3 Years for Sickness & To SSNRA for Accident
7	0 days	3 days	To SSNRA for both Sickness & Accident
8	14 days	14 days	To SSNRA for both Sickness & Accident
9	30 days	30 days	To SSNRA for both Sickness & Accident
10	60 days	60 days	To SSNRA for both Sickness & Accident
11	90 days	90 days	To SSNRA for both Sickness & Accident
12	180 days	180 days	To SSNRA for both Sickness & Accident

Options 1-6: Maximum Benefit Period of 3 years for Sickness

If you become disabled before age 64, LTD benefits may continue during disability for 3 years. If you become disabled at age 64 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Options 1-6: Maximum Benefit Period of To SSNRA for Accident

Options 7-12: Maximum Benefit Period of To SSNRA for both Sickness and Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longer. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

First Day Hospital Benefit

With this benefit, if an insured employee is hospital confined for at least four hours, is admitted as an inpatient and is charged room and board during the benefit waiting period, the benefit waiting period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with benefit waiting periods of 30 days or less.

Preexisting Condition Exclusion

A detailed description of the preexisting condition exclusion is included in the Group Policy. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 180-day period just before your insurance becomes effective

Exclusion Period: 12 months

Preexisting Condition Waiver

The Standard may pay benefits for up to 90 days even if you have a preexisting condition. After 90 days, The Standard will continue benefits only if the preexisting condition exclusion does not apply.

Own Occupation Period

For the plan's definition of disability, as described in your brochure, the own occupation period is the first 24 months for which LTD benefits are paid.

Any Occupation Period

The any occupation period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

Other LTD Features

- **Employee Assistance Program (EAP)** – This program offers support, guidance and resources that can help an employee resolve personal issues and meet life's challenges.
- **Family Care Expense Adjustment** – Disabled employees faced with the added expense of family care when returning to work may receive combined income from LTD benefits and work earnings in excess of 100 percent of indexed predisability earnings during the first 12 months immediately after a disabled employee's return to work.
- **Special Dismemberment Provision** – If an employee suffers a loss as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard's prior approval, this benefit allows us to pay up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee's return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.
- **Return to Work (RTW) Incentive** – The Standard's RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee's LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard's prior approval, rehabilitation incentives may include training and education expense, family (child and elder) care expenses, and job-related and job search expenses.

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 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

Rates

Employees can select a monthly LTD benefit ranging from a minimum of \$300 to a maximum amount based on how much they earn. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period:

1. Find the maximum LTD benefit by locating the amount of your earnings in either the Annual Earnings or Monthly Earnings column. The LTD benefit amount shown associated with these earnings is the maximum amount you can receive. If your earnings fall between two amounts, you must select the lower amount.
2. Select the desired monthly LTD benefit between the minimum of \$300 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
3. In the same row, select the desired benefit waiting period to see the monthly cost for that selection.

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 human resources representative.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.

Options 1-6

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
5,400	450	300	10.29	7.23	5.91	4.86	4.05	3.03
7,200	600	400	13.72	9.64	7.88	6.48	5.40	4.04
9,000	750	500	17.15	12.05	9.85	8.10	6.75	5.05
10,800	900	600	20.58	14.46	11.82	9.72	8.10	6.06
12,600	1,050	700	24.01	16.87	13.79	11.34	9.45	7.07
14,400	1,200	800	27.44	19.28	15.76	12.96	10.80	8.08
16,200	1,350	900	30.87	21.69	17.73	14.58	12.15	9.09
18,000	1,500	1,000	34.30	24.10	19.70	16.20	13.50	10.10
19,800	1,650	1,100	37.73	26.51	21.67	17.82	14.85	11.11
21,600	1,800	1,200	41.16	28.92	23.64	19.44	16.20	12.12
23,400	1,950	1,300	44.59	31.33	25.61	21.06	17.55	13.13
25,200	2,100	1,400	48.02	33.74	27.58	22.68	18.90	14.14
27,000	2,250	1,500	51.45	36.15	29.55	24.30	20.25	15.15
28,800	2,400	1,600	54.88	38.56	31.52	25.92	21.60	16.16
30,600	2,550	1,700	58.31	40.97	33.49	27.54	22.95	17.17
32,400	2,700	1,800	61.74	43.38	35.46	29.16	24.30	18.18
34,200	2,850	1,900	65.17	45.79	37.43	30.78	25.65	19.19
36,000	3,000	2,000	68.60	48.20	39.40	32.40	27.00	20.20
37,800	3,150	2,100	72.03	50.61	41.37	34.02	28.35	21.21
39,600	3,300	2,200	75.46	53.02	43.34	35.64	29.70	22.22
41,400	3,450	2,300	78.89	55.43	45.31	37.26	31.05	23.23
43,200	3,600	2,400	82.32	57.84	47.28	38.88	32.40	24.24
45,000	3,750	2,500	85.75	60.25	49.25	40.50	33.75	25.25
46,800	3,900	2,600	89.18	62.66	51.22	42.12	35.10	26.26
48,600	4,050	2,700	92.61	65.07	53.19	43.74	36.45	27.27
50,400	4,200	2,800	96.04	67.48	55.16	45.36	37.80	28.28
52,200	4,350	2,900	99.47	69.89	57.13	46.98	39.15	29.29
54,000	4,500	3,000	102.90	72.30	59.10	48.60	40.50	30.30
55,800	4,650	3,100	106.33	74.71	61.07	50.22	41.85	31.31
57,600	4,800	3,200	109.76	77.12	63.04	51.84	43.20	32.32
59,400	4,950	3,300	113.19	79.53	65.01	53.46	44.55	33.33
61,200	5,100	3,400	116.62	81.94	66.98	55.08	45.90	34.34
63,000	5,250	3,500	120.05	84.35	68.95	56.70	47.25	35.35
64,800	5,400	3,600	123.48	86.76	70.92	58.32	48.60	36.36
66,600	5,550	3,700	126.91	89.17	72.89	59.94	49.95	37.37
68,400	5,700	3,800	130.34	91.58	74.86	61.56	51.30	38.38
70,200	5,850	3,900	133.77	93.99	76.83	63.18	52.65	39.39
72,000	6,000	4,000	137.20	96.40	78.80	64.80	54.00	40.40

Options 1-6 (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
73,800	6,150	4,100	140.63	98.81	80.77	66.42	55.35	41.41
75,600	6,300	4,200	144.06	101.22	82.74	68.04	56.70	42.42
77,400	6,450	4,300	147.49	103.63	84.71	69.66	58.05	43.43
79,200	6,600	4,400	150.92	106.04	86.68	71.28	59.40	44.44
81,000	6,750	4,500	154.35	108.45	88.65	72.90	60.75	45.45
82,800	6,900	4,600	157.78	110.86	90.62	74.52	62.10	46.46
84,600	7,050	4,700	161.21	113.27	92.59	76.14	63.45	47.47
86,400	7,200	4,800	164.64	115.68	94.56	77.76	64.80	48.48
88,200	7,350	4,900	168.07	118.09	96.53	79.38	66.15	49.49
90,000	7,500	5,000	171.50	120.50	98.50	81.00	67.50	50.50
91,800	7,650	5,100	174.93	122.91	100.47	82.62	68.85	51.51
93,600	7,800	5,200	178.36	125.32	102.44	84.24	70.20	52.52
95,400	7,950	5,300	181.79	127.73	104.41	85.86	71.55	53.53
97,200	8,100	5,400	185.22	130.14	106.38	87.48	72.90	54.54
99,000	8,250	5,500	188.65	132.55	108.35	89.10	74.25	55.55
100,800	8,400	5,600	192.08	134.96	110.32	90.72	75.60	56.56
102,600	8,550	5,700	195.51	137.37	112.29	92.34	76.95	57.57
104,400	8,700	5,800	198.94	139.78	114.26	93.96	78.30	58.58
106,200	8,850	5,900	202.37	142.19	116.23	95.58	79.65	59.59
108,000	9,000	6,000	205.80	144.60	118.20	97.20	81.00	60.60
109,800	9,150	6,100	209.23	147.01	120.17	98.82	82.35	61.61
111,600	9,300	6,200	212.66	149.42	122.14	100.44	83.70	62.62
113,400	9,450	6,300	216.09	151.83	124.11	102.06	85.05	63.63
115,200	9,600	6,400	219.52	154.24	126.08	103.68	86.40	64.64
117,000	9,750	6,500	222.95	156.65	128.05	105.30	87.75	65.65
118,800	9,900	6,600	226.38	159.06	130.02	106.92	89.10	66.66
120,600	10,050	6,700	229.81	161.47	131.99	108.54	90.45	67.67
122,400	10,200	6,800	233.24	163.88	133.96	110.16	91.80	68.68
124,200	10,350	6,900	236.67	166.29	135.93	111.78	93.15	69.69
126,000	10,500	7,000	240.10	168.70	137.90	113.40	94.50	70.70
127,800	10,650	7,100	243.53	171.11	139.87	115.02	95.85	71.71
129,600	10,800	7,200	246.96	173.52	141.84	116.64	97.20	72.72
131,400	10,950	7,300	250.39	175.93	143.81	118.26	98.55	73.73
133,200	11,100	7,400	253.82	178.34	145.78	119.88	99.90	74.74
135,000	11,250	7,500	257.25	180.75	147.75	121.50	101.25	75.75
136,800	11,400	7,600	260.68	183.16	149.72	123.12	102.60	76.76
138,600	11,550	7,700	264.11	185.57	151.69	124.74	103.95	77.77
140,400	11,700	7,800	267.54	187.98	153.66	126.36	105.30	78.78
142,200	11,850	7,900	270.97	190.39	155.63	127.98	106.65	79.79
144,000	12,000	8,000	274.40	192.80	157.60	129.60	108.00	80.80

Options 7-12

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
5,400	450	300	13.38	10.59	8.97	5.82	5.04	3.69
7,200	600	400	17.84	14.12	11.96	7.76	6.72	4.92
9,000	750	500	22.30	17.65	14.95	9.70	8.40	6.15
10,800	900	600	26.76	21.18	17.94	11.64	10.08	7.38
12,600	1,050	700	31.22	24.71	20.93	13.58	11.76	8.61
14,400	1,200	800	35.68	28.24	23.92	15.52	13.44	9.84
16,200	1,350	900	40.14	31.77	26.91	17.46	15.12	11.07
18,000	1,500	1,000	44.60	35.30	29.90	19.40	16.80	12.30
19,800	1,650	1,100	49.06	38.83	32.89	21.34	18.48	13.53
21,600	1,800	1,200	53.52	42.36	35.88	23.28	20.16	14.76
23,400	1,950	1,300	57.98	45.89	38.87	25.22	21.84	15.99
25,200	2,100	1,400	62.44	49.42	41.86	27.16	23.52	17.22
27,000	2,250	1,500	66.90	52.95	44.85	29.10	25.20	18.45
28,800	2,400	1,600	71.36	56.48	47.84	31.04	26.88	19.68
30,600	2,550	1,700	75.82	60.01	50.83	32.98	28.56	20.91
32,400	2,700	1,800	80.28	63.54	53.82	34.92	30.24	22.14
34,200	2,850	1,900	84.74	67.07	56.81	36.86	31.92	23.37
36,000	3,000	2,000	89.20	70.60	59.80	38.80	33.60	24.60
37,800	3,150	2,100	93.66	74.13	62.79	40.74	35.28	25.83
39,600	3,300	2,200	98.12	77.66	65.78	42.68	36.96	27.06
41,400	3,450	2,300	102.58	81.19	68.77	44.62	38.64	28.29
43,200	3,600	2,400	107.04	84.72	71.76	46.56	40.32	29.52
45,000	3,750	2,500	111.50	88.25	74.75	48.50	42.00	30.75
46,800	3,900	2,600	115.96	91.78	77.74	50.44	43.68	31.98
48,600	4,050	2,700	120.42	95.31	80.73	52.38	45.36	33.21
50,400	4,200	2,800	124.88	98.84	83.72	54.32	47.04	34.44
52,200	4,350	2,900	129.34	102.37	86.71	56.26	48.72	35.67
54,000	4,500	3,000	133.80	105.90	89.70	58.20	50.40	36.90
55,800	4,650	3,100	138.26	109.43	92.69	60.14	52.08	38.13
57,600	4,800	3,200	142.72	112.96	95.68	62.08	53.76	39.36
59,400	4,950	3,300	147.18	116.49	98.67	64.02	55.44	40.59
61,200	5,100	3,400	151.64	120.02	101.66	65.96	57.12	41.82
63,000	5,250	3,500	156.10	123.55	104.65	67.90	58.80	43.05
64,800	5,400	3,600	160.56	127.08	107.64	69.84	60.48	44.28
66,600	5,550	3,700	165.02	130.61	110.63	71.78	62.16	45.51
68,400	5,700	3,800	169.48	134.14	113.62	73.72	63.84	46.74
70,200	5,850	3,900	173.94	137.67	116.61	75.66	65.52	47.97
72,000	6,000	4,000	178.40	141.20	119.60	77.60	67.20	49.20

Options 7-12 (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
73,800	6,150	4,100	182.86	144.73	122.59	79.54	68.88	50.43
75,600	6,300	4,200	187.32	148.26	125.58	81.48	70.56	51.66
77,400	6,450	4,300	191.78	151.79	128.57	83.42	72.24	52.89
79,200	6,600	4,400	196.24	155.32	131.56	85.36	73.92	54.12
81,000	6,750	4,500	200.70	158.85	134.55	87.30	75.60	55.35
82,800	6,900	4,600	205.16	162.38	137.54	89.24	77.28	56.58
84,600	7,050	4,700	209.62	165.91	140.53	91.18	78.96	57.81
86,400	7,200	4,800	214.08	169.44	143.52	93.12	80.64	59.04
88,200	7,350	4,900	218.54	172.97	146.51	95.06	82.32	60.27
90,000	7,500	5,000	223.00	176.50	149.50	97.00	84.00	61.50
91,800	7,650	5,100	227.46	180.03	152.49	98.94	85.68	62.73
93,600	7,800	5,200	231.92	183.56	155.48	100.88	87.36	63.96
95,400	7,950	5,300	236.38	187.09	158.47	102.82	89.04	65.19
97,200	8,100	5,400	240.84	190.62	161.46	104.76	90.72	66.42
99,000	8,250	5,500	245.30	194.15	164.45	106.70	92.40	67.65
100,800	8,400	5,600	249.76	197.68	167.44	108.64	94.08	68.88
102,600	8,550	5,700	254.22	201.21	170.43	110.58	95.76	70.11
104,400	8,700	5,800	258.68	204.74	173.42	112.52	97.44	71.34
106,200	8,850	5,900	263.14	208.27	176.41	114.46	99.12	72.57
108,000	9,000	6,000	267.60	211.80	179.40	116.40	100.80	73.80
109,800	9,150	6,100	272.06	215.33	182.39	118.34	102.48	75.03
111,600	9,300	6,200	276.52	218.86	185.38	120.28	104.16	76.26
113,400	9,450	6,300	280.98	222.39	188.37	122.22	105.84	77.49
115,200	9,600	6,400	285.44	225.92	191.36	124.16	107.52	78.72
117,000	9,750	6,500	289.90	229.45	194.35	126.10	109.20	79.95
118,800	9,900	6,600	294.36	232.98	197.34	128.04	110.88	81.18
120,600	10,050	6,700	298.82	236.51	200.33	129.98	112.56	82.41
122,400	10,200	6,800	303.28	240.04	203.32	131.92	114.24	83.64
124,200	10,350	6,900	307.74	243.57	206.31	133.86	115.92	84.87
126,000	10,500	7,000	312.20	247.10	209.30	135.80	117.60	86.10
127,800	10,650	7,100	316.66	250.63	212.29	137.74	119.28	87.33
129,600	10,800	7,200	321.12	254.16	215.28	139.68	120.96	88.56
131,400	10,950	7,300	325.58	257.69	218.27	141.62	122.64	89.79
133,200	11,100	7,400	330.04	261.22	221.26	143.56	124.32	91.02
135,000	11,250	7,500	334.50	264.75	224.25	145.50	126.00	92.25
136,800	11,400	7,600	338.96	268.28	227.24	147.44	127.68	93.48
138,600	11,550	7,700	343.42	271.81	230.23	149.38	129.36	94.71
140,400	11,700	7,800	347.88	275.34	233.22	151.32	131.04	95.94
142,200	11,850	7,900	352.34	278.87	236.21	153.26	132.72	97.17
144,000	12,000	8,000	356.80	282.40	239.20	155.20	134.40	98.40