



Protecting Your Lifestyle

Group Educator Options Long Term Disability Insurance

How long could you go without a paycheck due to pregnancy or sickness that kept you from working?

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

You can choose a monthly Long Term Disability benefit ranging from \$200 to \$8,000 in \$100 increments, not to exceed 66 2/3% 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
- Pays you directly to help you protect your lifestyle and savings
- Can continue partial benefit payments after you return to work
- Can resume paying benefits with no waiting period, if your disability returns within a specified amount of time



How It Can Help

Examples of how Educator Options Long Term Disability insurance can help protect a person's income¹

Pregnancy	Cancer
<ol style="list-style-type: none">1 Emma gives 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.	<ol style="list-style-type: none">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.

Select the level of coverage and benefit waiting period that works best for you and your family. Your employer will take care of the rest.



Elect the protection that works best for your lifestyle.

Enroll in Educator Options Long Term Disability Coverage in BenefitSolver During Open Enrollment

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.

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