Voluntary Long Term Disability (LTD) 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, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through ESC Region 12.

Eligibility Requirements

Policy #762505

Employee

- A regular employee of ESC Region 12
- Actively working at least 20 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 percent 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 percent 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 percent of your predisability earnings

Plan Minimum Monthly Benefit

25 percent of your LTD benefit before reduction by deductible income

Note:

- 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: http://www.standard.com/calculators/dineeds.html

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:

Accidental Injury	Other Disabilities
0 days	7 days
14 days	14 days
30 days	30 days
60 days	60 days
90 days	90 days
180 days	180 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 percent 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 is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Amounts under 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
- Earnings from work activity while you are disabled, plus the earnings you could receive if you worked as much as your disability allows
- 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

Understanding Your Plan Design

Maximum Benefit Period

The maximum period for which benefits are payable is shown in the table below:

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
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

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 percent 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 $2,700 (66 2/3 percent of predisability earnings). In the example below, assume you elected the maximum benefit amount of $2,700, 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	X 66 2/3%
Maximum benefit amount	$3,000
Less Social Security disability benefit	-$1,200
Less retirement benefit	-$900
Amount of LTD benefit	**$900**

Additional Features

Please see your human resources 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 work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
Employee Assistance Program	Includes an Employee Assistance Program and WorkLife Services to offer support, guidance and resources to help you and your household members resolve personal issues.
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 time 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 4 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 less than 45 days.
Family Care Expense Benefit	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.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your 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 90 days of disability, we will pay benefits even if you have a condition subject to the preexisting condition limitation. After 90 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 or a reasonably prudent person 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

Limitations

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

- 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 percent of your indexed predisability earnings, but you elect not to work during the first 24 months after the end of the benefit waiting 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 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:

- 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.
- Select the desired monthly LTD benefit between the minimum of $200 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
- 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.

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period Cost Per Month 0-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	6.44	5.46	4.55	2.80	2.07	1.35
5,400	450	300	9.66	8.19	6.83	4.20	3.11	2.02
7,200	600	400	12.88	10.92	9.10	5.60	4.15	2.69
9,000	750	500	16.11	13.65	11.38	7.01	5.19	3.37
10,800	900	600	19.33	16.38	13.65	8.41	6.22	4.04
12,600	1,050	700	22.55	19.11	15.93	9.81	7.26	4.71
14,400	1,200	800	25.77	21.84	18.20	11.21	8.30	5.38
16,200	1,350	900	28.99	24.57	20.48	12.61	9.33	6.06
18,000	1,500	1,000	32.21	27.30	22.75	14.01	10.37	6.73
19,800	1,650	1,100	35.43	30.03	25.03	15.41	11.41	7.40
21,600	1,800	1,200	38.65	32.76	27.30	16.81	12.44	8.08
23,400	1,950	1,300	41.87	35.49	29.58	18.21	13.48	8.75
25,200	2,100	1,400	45.09	38.22	31.85	19.61	14.52	9.42
27,000	2,250	1,500	48.32	40.95	34.13	21.02	15.56	10.10
28,800	2,400	1,600	51.54	43.68	36.40	22.42	16.59	10.77
30,600	2,550	1,700	54.76	46.41	38.68	23.82	17.63	11.44
32,400	2,700	1,800	57.98	49.14	40.95	25.22	18.67	12.11
34,200	2,850	1,900	61.20	51.87	43.23	26.62	19.70	12.79
36,000	3,000	2,000	64.42	54.60	45.50	28.02	20.74	13.46
37,800	3,150	2,100	67.64	57.33	47.78	29.42	21.78	14.13
39,600	3,300	2,200	70.86	60.06	50.05	30.82	22.81	14.81
41,400	3,450	2,300	74.08	62.79	52.33	32.22	23.85	15.48
43,200	3,600	2,400	77.30	65.52	54.60	33.62	24.89	16.15
45,000	3,750	2,500	80.53	68.25	56.88	35.03	25.93	16.83
46,800	3,900	2,600	83.75	70.98	59.15	36.43	26.96	17.50
48,600	4,050	2,700	86.97	73.71	61.43	37.83	28.00	18.17
50,400	4,200	2,800	90.19	76.44	63.70	39.23	29.04	18.84
52,200	4,350	2,900	93.41	79.17	65.98	40.63	30.07	19.52
54,000	4,500	3,000	96.63	81.90	68.25	42.03	31.11	20.19
55,800	4,650	3,100	99.85	84.63	70.53	43.43	32.15	20.86
57,600	4,800	3,200	103.07	87.36	72.80	44.83	33.18	21.54
59,400	4,950	3,300	106.29	90.09	75.08	46.23	34.22	22.21
61,200	5,100	3,400	109.51	92.82	77.35	47.63	35.26	22.88
63,000	5,250	3,500	112.74	95.55	79.63	49.04	36.30	23.56
64,800	5,400	3,600	115.96	98.28	81.90	50.44	37.33	24.23
66,600	5,550	3,700	119.18	101.01	84.18	51.84	38.37	24.90
68,400	5,700	3,800	122.40	103.74	86.45	53.24	39.41	25.57
70,200	5,850	3,900	125.62	106.47	88.73	54.64	40.44	26.25
72,000	6,000	4,000	128.84	109.20	91.00	56.04	41.48	26.92

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period Cost Per Month 0-7	14-14	30-30	60-60	90-90	180-180
73,800	6,150	4,100	132.06	111.93	93.28	57.44	42.52	27.59
75,600	6,300	4,200	135.28	114.66	95.55	58.84	43.55	28.27
77,400	6,450	4,300	138.50	117.39	97.83	60.24	44.59	28.94
79,200	6,600	4,400	141.72	120.12	100.10	61.64	45.63	29.61
81,000	6,750	4,500	144.95	122.85	102.38	63.05	46.67	30.29
82,800	6,900	4,600	148.17	125.58	104.65	64.45	47.70	30.96
84,600	7,050	4,700	151.39	128.31	106.93	65.85	48.74	31.63
86,400	7,200	4,800	154.61	131.04	109.20	67.25	49.78	32.30
88,200	7,350	4,900	157.83	133.77	111.48	68.65	50.81	32.98
90,000	7,500	5,000	161.05	136.50	113.75	70.05	51.85	33.65
91,800	7,650	5,100	164.27	139.23	116.03	71.45	52.89	34.32
93,600	7,800	5,200	167.49	141.96	118.30	72.85	53.92	35.00
95,400	7,950	5,300	170.71	144.69	120.58	74.25	54.96	35.67
97,200	8,100	5,400	173.93	147.42	122.85	75.65	56.00	36.34
99,000	8,250	5,500	177.16	150.15	125.13	77.06	57.04	37.02
100,800	8,400	5,600	180.38	152.88	127.40	78.46	58.07	37.69
102,600	8,550	5,700	183.60	155.61	129.68	79.86	59.11	38.36
104,400	8,700	5,800	186.82	158.34	131.95	81.26	60.15	39.03
106,200	8,850	5,900	190.04	161.07	134.23	82.66	61.18	39.71
108,000	9,000	6,000	193.26	163.80	136.50	84.06	62.22	40.38
109,800	9,150	6,100	196.48	166.53	138.78	85.46	63.26	41.05
111,600	9,300	6,200	199.70	169.26	141.05	86.86	64.29	41.73
113,400	9,450	6,300	202.92	171.99	143.33	88.26	65.33	42.40
115,200	9,600	6,400	206.14	174.72	145.60	89.66	66.37	43.07
117,000	9,750	6,500	209.37	177.45	147.88	91.07	67.41	43.75
118,800	9,900	6,600	212.59	180.18	150.15	92.47	68.44	44.42
120,600	10,050	6,700	215.81	182.91	152.43	93.87	69.48	45.09
122,400	10,200	6,800	219.03	185.64	154.70	95.27	70.52	45.76
124,200	10,350	6,900	222.25	188.37	156.98	96.67	71.55	46.44
126,000	10,500	7,000	225.47	191.10	159.25	98.07	72.59	47.11
127,800	10,650	7,100	228.69	193.83	161.53	99.47	73.63	47.78
129,600	10,800	7,200	231.91	196.56	163.80	100.87	74.66	48.46
131,400	10,950	7,300	235.13	199.29	166.08	102.27	75.70	49.13
133,200	11,100	7,400	238.35	202.02	168.35	103.67	76.74	49.80
135,000	11,250	7,500	241.58	204.75	170.63	105.08	77.78	50.48
136,800	11,400	7,600	244.80	207.48	172.90	106.48	78.81	51.15
138,600	11,550	7,700	248.02	210.21	175.18	107.88	79.85	51.82
140,400	11,700	7,800	251.24	212.94	177.45	109.28	80.89	52.49
142,200	11,850	7,900	254.46	215.67	179.73	110.68	81.92	53.17
144,000	12,000	8,000	257.68	218.40	182.00	112.08	82.96	53.84

Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at **www.standard.com**.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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