



### **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 the Somerset 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**

The group policy effective date is September 1, 2016.

### **Eligibility**

To become insured, you must be:

- A regular employee of the Somerset 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 of the first day of the month that follows the date you become an eligible employee
- 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 \$200 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.

Benefits are payable for non-occupational disabilities only. Occupational disabilities are not covered.

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

Plan Minimum Monthly Benefit: The lesser of 10 percent or \$100

### 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	7 days	To SSNRA for both Accident and Sickness
2	14 days	14 days	To SSNRA for both Accident and Sickness
3	30 days	30 days	To SSNRA for both Accident and Sickness
4	60 days	60 days	To SSNRA for both Accident and Sickness
5	90 days	90 days	To SSNRA for both Accident and Sickness
6	180 days	180 days	To SSNRA for both Accident and Sickness
7	0 days	7 days	To SSNRA for Accident and 5 Years for Sickness
8	14 days	14 days	To SSNRA for Accident and 5 Years for Sickness
9	30 days	30 days	To SSNRA for Accident and 5 Years for Sickness
10	60 days	60 days	To SSNRA for Accident and 5 Years for Sickness
11	90 days	90 days	To SSNRA for Accident and 5 Years for Sickness
12	180 days	180 days	To SSNRA for Accident and 5 Years for Sickness

### Options 7-12: Maximum Benefit Period of 5 years for Sickness

If you become disabled before age 62, LTD benefits may continue during disability for 5 years. 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	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

### Options 1-6: Maximum Benefit Period to SSNRA for both Accident and Sickness

### Options 7-12: Maximum Benefit Period to SSNRA for 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 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

### 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 lost 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 \$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:

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 \$200 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					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	7.48	5.86	4.20	2.68	2.20	1.66
5,400	450	300	11.22	8.79	6.30	4.02	3.30	2.49
7,200	600	400	14.96	11.72	8.40	5.36	4.40	3.32
9,000	750	500	18.70	14.65	10.50	6.70	5.50	4.15
10,800	900	600	22.44	17.58	12.60	8.04	6.60	4.98
12,600	1,050	700	26.18	20.51	14.70	9.38	7.70	5.81
14,400	1,200	800	29.92	23.44	16.80	10.72	8.80	6.64
16,200	1,350	900	33.66	26.37	18.90	12.06	9.90	7.47
18,000	1,500	1,000	37.40	29.30	21.00	13.40	11.00	8.30
19,800	1,650	1,100	41.14	32.23	23.10	14.74	12.10	9.13
21,600	1,800	1,200	44.88	35.16	25.20	16.08	13.20	9.96
23,400	1,950	1,300	48.62	38.09	27.30	17.42	14.30	10.79
25,200	2,100	1,400	52.36	41.02	29.40	18.76	15.40	11.62
27,000	2,250	1,500	56.10	43.95	31.50	20.10	16.50	12.45
28,800	2,400	1,600	59.84	46.88	33.60	21.44	17.60	13.28
30,600	2,550	1,700	63.58	49.81	35.70	22.78	18.70	14.11
32,400	2,700	1,800	67.32	52.74	37.80	24.12	19.80	14.94
34,200	2,850	1,900	71.06	55.67	39.90	25.46	20.90	15.77
36,000	3,000	2,000	74.80	58.60	42.00	26.80	22.00	16.60
37,800	3,150	2,100	78.54	61.53	44.10	28.14	23.10	17.43
39,600	3,300	2,200	82.28	64.46	46.20	29.48	24.20	18.26
41,400	3,450	2,300	86.02	67.39	48.30	30.82	25.30	19.09
43,200	3,600	2,400	89.76	70.32	50.40	32.16	26.40	19.92
45,000	3,750	2,500	93.50	73.25	52.50	33.50	27.50	20.75
46,800	3,900	2,600	97.24	76.18	54.60	34.84	28.60	21.58
48,600	4,050	2,700	100.98	79.11	56.70	36.18	29.70	22.41
50,400	4,200	2,800	104.72	82.04	58.80	37.52	30.80	23.24
52,200	4,350	2,900	108.46	84.97	60.90	38.86	31.90	24.07
54,000	4,500	3,000	112.20	87.90	63.00	40.20	33.00	24.90
55,800	4,650	3,100	115.94	90.83	65.10	41.54	34.10	25.73
57,600	4,800	3,200	119.68	93.76	67.20	42.88	35.20	26.56
59,400	4,950	3,300	123.42	96.69	69.30	44.22	36.30	27.39
61,200	5,100	3,400	127.16	99.62	71.40	45.56	37.40	28.22
63,000	5,250	3,500	130.90	102.55	73.50	46.90	38.50	29.05
64,800	5,400	3,600	134.64	105.48	75.60	48.24	39.60	29.88
66,600	5,550	3,700	138.38	108.41	77.70	49.58	40.70	30.71
68,400	5,700	3,800	142.12	111.34	79.80	50.92	41.80	31.54
70,200	5,850	3,900	145.86	114.27	81.90	52.26	42.90	32.37
72,000	6,000	4,000	149.60	117.20	84.00	53.60	44.00	33.20

## Options 1-6 (Continued)

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	153.34	120.13	86.10	54.94	45.10	34.03
75,600	6,300	4,200	157.08	123.06	88.20	56.28	46.20	34.86
77,400	6,450	4,300	160.82	125.99	90.30	57.62	47.30	35.69
79,200	6,600	4,400	164.56	128.92	92.40	58.96	48.40	36.52
81,000	6,750	4,500	168.30	131.85	94.50	60.30	49.50	37.35
82,800	6,900	4,600	172.04	134.78	96.60	61.64	50.60	38.18
84,600	7,050	4,700	175.78	137.71	98.70	62.98	51.70	39.01
86,400	7,200	4,800	179.52	140.64	100.80	64.32	52.80	39.84
88,200	7,350	4,900	183.26	143.57	102.90	65.66	53.90	40.67
90,000	7,500	5,000	187.00	146.50	105.00	67.00	55.00	41.50
91,800	7,650	5,100	190.74	149.43	107.10	68.34	56.10	42.33
93,600	7,800	5,200	194.48	152.36	109.20	69.68	57.20	43.16
95,400	7,950	5,300	198.22	155.29	111.30	71.02	58.30	43.99
97,200	8,100	5,400	201.96	158.22	113.40	72.36	59.40	44.82
99,000	8,250	5,500	205.70	161.15	115.50	73.70	60.50	45.65
100,800	8,400	5,600	209.44	164.08	117.60	75.04	61.60	46.48
102,600	8,550	5,700	213.18	167.01	119.70	76.38	62.70	47.31
104,400	8,700	5,800	216.92	169.94	121.80	77.72	63.80	48.14
106,200	8,850	5,900	220.66	172.87	123.90	79.06	64.90	48.97
108,000	9,000	6,000	224.40	175.80	126.00	80.40	66.00	49.80
109,800	9,150	6,100	228.14	178.73	128.10	81.74	67.10	50.63
111,600	9,300	6,200	231.88	181.66	130.20	83.08	68.20	51.46
113,400	9,450	6,300	235.62	184.59	132.30	84.42	69.30	52.29
115,200	9,600	6,400	239.36	187.52	134.40	85.76	70.40	53.12
117,000	9,750	6,500	243.10	190.45	136.50	87.10	71.50	53.95
118,800	9,900	6,600	246.84	193.38	138.60	88.44	72.60	54.78
120,600	10,050	6,700	250.58	196.31	140.70	89.78	73.70	55.61
122,400	10,200	6,800	254.32	199.24	142.80	91.12	74.80	56.44
124,200	10,350	6,900	258.06	202.17	144.90	92.46	75.90	57.27
126,000	10,500	7,000	261.80	205.10	147.00	93.80	77.00	58.10
127,800	10,650	7,100	265.54	208.03	149.10	95.14	78.10	58.93
129,600	10,800	7,200	269.28	210.96	151.20	96.48	79.20	59.76
131,400	10,950	7,300	273.02	213.89	153.30	97.82	80.30	60.59
133,200	11,100	7,400	276.76	216.82	155.40	99.16	81.40	61.42
135,000	11,250	7,500	280.50	219.75	157.50	100.50	82.50	62.25
136,800	11,400	7,600	284.24	222.68	159.60	101.84	83.60	63.08
138,600	11,550	7,700	287.98	225.61	161.70	103.18	84.70	63.91
140,400	11,700	7,800	291.72	228.54	163.80	104.52	85.80	64.74
142,200	11,850	7,900	295.46	231.47	165.90	105.86	86.90	65.57
144,000	12,000	8,000	299.20	234.40	168.00	107.20	88.00	66.40

## Options 7-12

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	6.02	4.68	3.32	2.00	1.60	1.16
5,400	450	300	9.03	7.02	4.98	3.00	2.40	1.74
7,200	600	400	12.04	9.36	6.64	4.00	3.20	2.32
9,000	750	500	15.05	11.70	8.30	5.00	4.00	2.90
10,800	900	600	18.06	14.04	9.96	6.00	4.80	3.48
12,600	1,050	700	21.07	16.38	11.62	7.00	5.60	4.06
14,400	1,200	800	24.08	18.72	13.28	8.00	6.40	4.64
16,200	1,350	900	27.09	21.06	14.94	9.00	7.20	5.22
18,000	1,500	1,000	30.10	23.40	16.60	10.00	8.00	5.80
19,800	1,650	1,100	33.11	25.74	18.26	11.00	8.80	6.38
21,600	1,800	1,200	36.12	28.08	19.92	12.00	9.60	6.96
23,400	1,950	1,300	39.13	30.42	21.58	13.00	10.40	7.54
25,200	2,100	1,400	42.14	32.76	23.24	14.00	11.20	8.12
27,000	2,250	1,500	45.15	35.10	24.90	15.00	12.00	8.70
28,800	2,400	1,600	48.16	37.44	26.56	16.00	12.80	9.28
30,600	2,550	1,700	51.17	39.78	28.22	17.00	13.60	9.86
32,400	2,700	1,800	54.18	42.12	29.88	18.00	14.40	10.44
34,200	2,850	1,900	57.19	44.46	31.54	19.00	15.20	11.02
36,000	3,000	2,000	60.20	46.80	33.20	20.00	16.00	11.60
37,800	3,150	2,100	63.21	49.14	34.86	21.00	16.80	12.18
39,600	3,300	2,200	66.22	51.48	36.52	22.00	17.60	12.76
41,400	3,450	2,300	69.23	53.82	38.18	23.00	18.40	13.34
43,200	3,600	2,400	72.24	56.16	39.84	24.00	19.20	13.92
45,000	3,750	2,500	75.25	58.50	41.50	25.00	20.00	14.50
46,800	3,900	2,600	78.26	60.84	43.16	26.00	20.80	15.08
48,600	4,050	2,700	81.27	63.18	44.82	27.00	21.60	15.66
50,400	4,200	2,800	84.28	65.52	46.48	28.00	22.40	16.24
52,200	4,350	2,900	87.29	67.86	48.14	29.00	23.20	16.82
54,000	4,500	3,000	90.30	70.20	49.80	30.00	24.00	17.40
55,800	4,650	3,100	93.31	72.54	51.46	31.00	24.80	17.98
57,600	4,800	3,200	96.32	74.88	53.12	32.00	25.60	18.56
59,400	4,950	3,300	99.33	77.22	54.78	33.00	26.40	19.14
61,200	5,100	3,400	102.34	79.56	56.44	34.00	27.20	19.72
63,000	5,250	3,500	105.35	81.90	58.10	35.00	28.00	20.30
64,800	5,400	3,600	108.36	84.24	59.76	36.00	28.80	20.88
66,600	5,550	3,700	111.37	86.58	61.42	37.00	29.60	21.46
68,400	5,700	3,800	114.38	88.92	63.08	38.00	30.40	22.04
70,200	5,850	3,900	117.39	91.26	64.74	39.00	31.20	22.62
72,000	6,000	4,000	120.40	93.60	66.40	40.00	32.00	23.20

## Options 7-12 (Continued)

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	123.41	95.94	68.06	41.00	32.80	23.78
75,600	6,300	4,200	126.42	98.28	69.72	42.00	33.60	24.36
77,400	6,450	4,300	129.43	100.62	71.38	43.00	34.40	24.94
79,200	6,600	4,400	132.44	102.96	73.04	44.00	35.20	25.52
81,000	6,750	4,500	135.45	105.30	74.70	45.00	36.00	26.10
82,800	6,900	4,600	138.46	107.64	76.36	46.00	36.80	26.68
84,600	7,050	4,700	141.47	109.98	78.02	47.00	37.60	27.26
86,400	7,200	4,800	144.48	112.32	79.68	48.00	38.40	27.84
88,200	7,350	4,900	147.49	114.66	81.34	49.00	39.20	28.42
90,000	7,500	5,000	150.50	117.00	83.00	50.00	40.00	29.00
91,800	7,650	5,100	153.51	119.34	84.66	51.00	40.80	29.58
93,600	7,800	5,200	156.52	121.68	86.32	52.00	41.60	30.16
95,400	7,950	5,300	159.53	124.02	87.98	53.00	42.40	30.74
97,200	8,100	5,400	162.54	126.36	89.64	54.00	43.20	31.32
99,000	8,250	5,500	165.55	128.70	91.30	55.00	44.00	31.90
100,800	8,400	5,600	168.56	131.04	92.96	56.00	44.80	32.48
102,600	8,550	5,700	171.57	133.38	94.62	57.00	45.60	33.06
104,400	8,700	5,800	174.58	135.72	96.28	58.00	46.40	33.64
106,200	8,850	5,900	177.59	138.06	97.94	59.00	47.20	34.22
108,000	9,000	6,000	180.60	140.40	99.60	60.00	48.00	34.80
109,800	9,150	6,100	183.61	142.74	101.26	61.00	48.80	35.38
111,600	9,300	6,200	186.62	145.08	102.92	62.00	49.60	35.96
113,400	9,450	6,300	189.63	147.42	104.58	63.00	50.40	36.54
115,200	9,600	6,400	192.64	149.76	106.24	64.00	51.20	37.12
117,000	9,750	6,500	195.65	152.10	107.90	65.00	52.00	37.70
118,800	9,900	6,600	198.66	154.44	109.56	66.00	52.80	38.28
120,600	10,050	6,700	201.67	156.78	111.22	67.00	53.60	38.86
122,400	10,200	6,800	204.68	159.12	112.88	68.00	54.40	39.44
124,200	10,350	6,900	207.69	161.46	114.54	69.00	55.20	40.02
126,000	10,500	7,000	210.70	163.80	116.20	70.00	56.00	40.60
127,800	10,650	7,100	213.71	166.14	117.86	71.00	56.80	41.18
129,600	10,800	7,200	216.72	168.48	119.52	72.00	57.60	41.76
131,400	10,950	7,300	219.73	170.82	121.18	73.00	58.40	42.34
133,200	11,100	7,400	222.74	173.16	122.84	74.00	59.20	42.92
135,000	11,250	7,500	225.75	175.50	124.50	75.00	60.00	43.50
136,800	11,400	7,600	228.76	177.84	126.16	76.00	60.80	44.08
138,600	11,550	7,700	231.77	180.18	127.82	77.00	61.60	44.66
140,400	11,700	7,800	234.78	182.52	129.48	78.00	62.40	45.24
142,200	11,850	7,900	237.79	184.86	131.14	79.00	63.20	45.82
144,000	12,000	8,000	240.80	187.20	132.80	80.00	64.00	46.40