



GROUP SHORT TERM DISABILITY INSURANCE

Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

Disability insurance may help protect your income if you're unable to work.

Short Term Disability insurance can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder

You may receive weekly benefits that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period explained below.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses:**



Housing Costs



Groceries



Car Insurance



Child Care

Short Term Disability Insurance

What Your Benefit Provides

This is the benefit you'd receive if you suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

60 percent of your eligible earnings, up to a maximum benefit of \$2,000 per week. Your plan minimum is \$25 per week.

Benefit Waiting Period (BWP)

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

Select one of the following options below:

Option 1:

- 7 days for accidental injury
- 7 days for physical disease, pregnancy or mental disorder

Option 2:

- 14 days for accidental injury
- 14 days for physical disease, pregnancy or mental disorder

Preexisting Condition Exclusion

Your insurance coverage will be subject to a Preexisting Condition Exclusion. See your Group Insurance Certificate and page 4 of this document for more information regarding the Preexisting Condition Exclusion Provision.

Your insurance coverage will be subject to a 3/12 Preexisting Condition Exclusion under the following election scenarios:

- During your initial enrollment period when you first become eligible for Short Term Disability insurance
- If you apply during your employer's annual enrollment period
- If you are insured under Option 2 above, and change your election to Option 1 above

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

180 days

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

Additional Features

Return to Work Incentive

Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit, earnings and other sources of income exceeds 100 percent of your pre-disability earnings.

Help With Returning To Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

How Much Your Coverage Costs

Because this insurance is offered through Bay District Schools, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age, your benefit amount and benefit waiting period.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your weekly earnings (cannot be more than \$3,333)}}{\text{Enter your rate from the applicable rate table below (Option 1: 7/7 or Option 2: 14/14)}} \times 0.60 \times \text{Enter your benefit amount} \div 10 = \text{This amount is an estimate of how much you'd pay each month.}$$

Option 1 (7/7 BWP):

Your Age (as of January 1)	Rate per \$10 of weekly benefit
<24	\$0.575
25-29	\$0.599
30-34	\$0.616
35-39	\$0.559
40-44	\$0.599
45-49	\$0.729
50-54	\$0.900
55-59	\$1.107
60-64	\$1.323
65-69	\$1.584
70+	\$1.584

Not being able to work also means not being able to earn a paycheck.

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Medical bills
- Utilities
- Car insurance
- Groceries
- Child care costs

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/disability/needs.

Option 2 (14/14 BWP):

Your Age (as of January 1)	Rate per \$10 of weekly benefit
<24	\$0.373
25-29	\$0.389
30-34	\$0.397
35-39	\$0.365
40-44	\$0.389
45-49	\$0.478
50-54	\$0.591
55-59	\$0.721
60-64	\$0.859
65-69	\$1.026
70+	\$1.026

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the plan before the coverage can become effective. If this requirement is not met, this plan will not become effective.

To be eligible for coverage, you must be:

- A regular employee of Bay District Schools actively working at least 30 hours per 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.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period*
- Apply for coverage and agree to pay premium
- Receive medical underwriting approval (if applicable)
- 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 already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.

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.

All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior short term disability insurance plan are also subject to medical underwriting approval. However, during your employer's annual enrollment period, you may have the ability to apply for coverage or change your election for a limited time without having to submit a Medical History Statement. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation.
- You will be considered partially disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you suffer a loss of at least 20 percent in your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Exclusions

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

- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- An activity arising out of or in the course of any employment for wage or profit
- 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 exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance becomes effective:

- 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

Exclusion Period: 12 months

Limitations

Short Term Disability 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
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Your Benefits End

Your Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a long term disability plan
- You begin working for an employer other than your employer, or become self-employed
- You pass away

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date Bay District Schools ends participation in the group policy

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. **Deductible income includes:**

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid that exceeds 100 percent of your indexed predisability earnings when added to your Short Term Disability benefit
- Amounts under unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings, which you receive or are eligible to receive while Short Term Disability benefits are payable
- 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

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. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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