



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 experience 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.

You may choose one:

50 percent of your eligible earnings, up to a maximum benefit of \$1,000 per week. Plan minimum \$100 per week.

60 percent of your eligible earnings, up to a maximum benefit of \$1,500 per week. Plan minimum \$100 per week.

66.67 percent of your eligible earnings, up to a maximum benefit of \$2,500 per week. Plan minimum \$100 per week.

Benefit Waiting Period

If you experience 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.

Option 1

- 0 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

Option 3

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

First-Day Hospital Benefit: If you are confined in the hospital for at least four hours during your benefit waiting period, the rest of your waiting period will be waived and your benefits will become payable.

How Long Your Benefits Last

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

Option 1

- 13 weeks for accidental injury
- 12 weeks for physical disease, pregnancy or mental disorder

Option 2

- 11 weeks

Option 3

- 9 weeks

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 and your earnings and other sources of income exceeds 50 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.

Daily Hospital Benefit

You can receive a benefit for each day during your benefit waiting period that you are confined in a hospital for at least four hours.

How Much Your Coverage Costs

Because this insurance is offered through the School District of Indian River County, 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 and your benefit amount.

Use this formula to estimate your semimonthly premium payment:

$$\frac{\text{Enter your weekly earnings (cannot be more than an amount which exceeds the resulting maximum benefit amount for the option selected)}}{\text{Enter your benefit percentage selected from the options above.}} \times \frac{\text{Rate per \$10 of weekly benefit based on your age and options 1-3 in the grid below.}}{\text{This amount is an estimate of how much you'd pay each month.}} \times 0.00 \div 10 = \text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.}$$

Your Age (as of January 1)	Option 1	Option 2	Option 3
	Rate per \$10 of weekly benefit	Rate per \$10 of weekly benefit	Rate per \$10 of weekly benefit
<25	\$0.441	\$0.401	\$0.264
25-29	\$0.474	\$0.446	\$0.325
30-34	\$0.418	\$0.369	\$0.264
35-39	\$0.331	\$0.297	\$0.226
40-44	\$0.325	\$0.270	\$0.209
45-49	\$0.314	\$0.270	\$0.226
50-54	\$0.374	\$0.325	\$0.292
55-59	\$0.529	\$0.418	\$0.364
60-64	\$0.644	\$0.506	\$0.418
65+	\$0.699	\$0.580	\$0.437

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
- Utilities
- Groceries
- Medical bills
- Car insurance
- 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.

Important Details

Here's where you'll find the nitty-gritty 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:

- An active employee of School District of Indian River County regularly working at least 30 hours per week

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 the first of the month coinciding with or next that follows 30 days as a member. If you become a member after the group policy effective date, you are eligible on the first day of the month coinciding with or next that follows 30 days as 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 (including requests to insure predisability earnings that are greater than the last amount for which evidence of insurability was required) 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. 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, or
- You are unable to earn more than 80 percent of your predisability earnings when you work for your employer.

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

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
- Eligible to receive benefits for your disability under a workers' compensation law or similar law
- Receiving or eligible to receive sick-leave pay or other salary continuation from your employer
- Working for wage or profit for any employer other than the employer offering your Short Term Disability coverage, including self-employment

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 issued by The Standard
- The date you begin working for an employer other than your employer, or become self-employed
- You pass away

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:](#)

- Amounts under unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short Term Disability benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

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 School District of Indian River County ends participation in 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. The information presented 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.

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