
Benefits at a Glance for Associated Employers Trust

Group Policy # 649240 LTD Option 1
Effective Date January 1, 2016

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by your employer.

Eligibility

Eligible Employee

A regular employee of a participating employer working at least 20 hours each. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

Please contact your Human Resources Department for details.

Benefits

Monthly Benefit

60% of the first \$6,667 of monthly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$4,000

Minimum Monthly Benefit

\$100

Waiting Period Before Benefits Become Payable

180 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, being 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 suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any gainful occupation which:

- You are able to perform, due to education, training or experience,
- Is available at one or more locations in the national economy, and
- You can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in any other occupation.

You are not disabled when earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65, or to SSNRA, or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, o 3 years 6 months, whichever is longer
63	To SSNRA, o 3 years, whichever is longer
64	To SSNRA, o 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

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

This information is only a brief description of the group STD insurance policy sponsored by Associated Employers Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Associated Employers Trust may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.