



GROUP LONG TERM DISABILITY INSURANCE

Protect your income while coping with a long-lasting disability.

Long Term Disability insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few months or years, this benefit can help you protect your income — and those who depend on it.

Long Term Disability insurance may help protect your income if you can't work and don't get your regular paycheck.

Long Term Disability insurance can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

You can get help returning to work when you're ready. This Long Term Disability coverage includes incentives and assistance to help you get back to work. The Standard may also help pay the costs of modifying your workplace to accommodate your needs.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.* Long-term disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Long Term Disability insurance can help you maintain your lifestyle and pay for things like:**



Housing Costs



Groceries



Car Insurance



College Tuition

*Source: Basic Facts, U.S. Social Security Administration, June 2018

Long Term Disability Insurance

What Your Benefit Provides

This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

60 percent of your eligible earnings, up to a maximum benefit amount outlined below:

For disabilities that begin on or before 12/31/2023: maximum benefit of \$5,000 per month.

For disabilities that begin on or after 1/1/2024: maximum benefit of \$10,000 per month.

Employees electing outside of their Initial Enrollment Period are subject to medical underwriting approval. Submit a medical history statement online at bit.ly/2DGIK1o

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 become eligible to receive your monthly benefit.

180 days

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

Until your Social Security Normal Retirement Age (SSNRA)

Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the Maximum Benefit Period table in the Important Details section for specifics.

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

Additional Features

Help With Returning To Work

This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.

If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.

You may also be eligible to receive an additional benefit of 10 percent of your predisability earnings for participating in an approved rehabilitation plan, subject to the plan maximum.

24 Hour Coverage

24-hour LTD plans provide coverage for disabilities occurring on or off the job.

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 times 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).

Conversion

Allow you to obtain LTD conversion insurance after the termination of your insurance with State of Georgia.

How Much Your Coverage Costs

Because this insurance is offered through the State of Georgia, 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 benefit amount. To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/disability/needs.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Annual Earnings}}{1,000} \times \text{Rate per } \$1,000 \text{ of Insured Benefit Salary} = \text{Monthly Premium}$$

Enter your annual earnings (cannot be more than \$200,000).

Enter your rate from the rate table below. Rate per \$1,000 of insured Benefit Salary.

This amount is an estimate of how much you'd pay each month.*

No Retirement, under Social Security

Your Age (as of October 1)	Rate per \$1,000 of Insured Benefit Salary*
<30	0.151
30-34	0.215
35-39	0.270
40-44	0.311
45-49	0.536
50-54	0.715
55-59	0.934
60-64	1.100
65+	1.466

No Retirement, no Social Security

Your Age (as of October 1)	Rate per \$1,000 of Insured Benefit Salary*
<30	0.160
30-34	0.243
35-39	0.302
40-44	0.339
45-49	0.596
50-54	0.798
55-59	1.026
60-64	1.205
65+	1.613

With Retirement, under Social Security

Your Age (as of October 1)	Rate per \$1,000 of Insured Benefit Salary*
<30	0.128
30-34	0.128
35-39	0.128
40-44	0.128
45-49	0.128
50-54	0.261
55-59	0.467
60-64	0.564
65+	0.921

With Retirement, no Social Security

Your Age (as of October 1)	Rate per \$1,000 of Insured Benefit Salary*
<30	0.138
30-34	0.138
35-39	0.138
40-44	0.138
45-49	0.138
50-54	0.293
55-59	0.518
60-64	0.623
65+	1.017

*The rates shown on all options above do not include the monthly Administrative fee.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of employer actively at work for the required minimum number of hours to participate in the policyholder's Flexible Benefits Program and who meet all other requirements to participate in the program, as follows:
 1. A regular full-time employee of the State of Georgia or of a State agency, who is actively at work at least 30 hours each week on a continuous basis, and whose employment is expected to last at least 9 months;
 2. *A regular public-school teacher who is working in a professional certificated capacity with the employer and who is actively at work at least 17.5 hours each week;
 3. *A regular employee of the local school system working in a non-certificated position, who is eligible to participate in the Teachers Retirement System of Georgia or its local equivalent, and who is actively at work at least 20 hours each week (or a least 60 percent of the time necessary to carry out the duties of the position, if that is more than 20 hours);
 - 4.*A regular employee of the employer who is eligible to participate in the Public School Employees Retirement System, and who is actively at work at least 15 hours each week (or at least 60 percent of the time necessary to carry out the duties of the position);
 5. *A regular county or regional library employee of the employer who is actively at work at least 17.5 hours each week;
 6. A regular employee of the employer who is a member of the general assembly, a constitutional officer or an employee of a Georgia judicial branch; or
 7. Any other regular employee of the employer who is deemed eligible for coverage under the group policy under federal or Georgia law.
- *The employer must participate in the policyholder's Flexible Benefits Program. For purposes of the eligible employee definition, actively at work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of active work on those days.

Seasonal employees, or part-time employee, full-time member of the armed forces of any country, leased employees, emergency employee, independent contractors, short-term employee or sheltered workshop employee are not eligible.

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, 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, and
- You suffer a loss of at least 20 percent of 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.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until 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 the age when disability begins:

Age	Maximum Benefit Period
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

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 premiums
- 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

*The eligibility waiting period varies; contact your human resources representative for details.

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), and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior long 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.

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, 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)
- The loss of your professional or occupational license or certification
- 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 180-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

Long 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
- Confined for any reason in a penal or correctional institution
- Able to work during the 24 month own occupation period and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the 24 month own occupation 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, the length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders, substance abuse, the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder.

Deductible Income

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

- Sick leave, donated leave, special injury leave or any other salary continuation, (but not annual vacation pay) paid to you by your Employer
- 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
- Amounts because of your disability from any other group insurance
- Any retirement or disability benefits you received from your employer's retirement plan which are not attributable to your contributions
- Benefits 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 Long 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

When Your Benefits End

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

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- 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 last day of the month in which your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

Conversion

You may have the option to obtain Long Term Disability conversion insurance after the termination of your insurance with your employer, if you meet the requirements defined by 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 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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP399-LTD/TRUST, GP899-LTD,
GP209-LTD, GP608-LTD,
GP190-LTD/ASSOC/S399,
GP190-LTD/TRUST/S399,
GP491-LTD/TRUST/S399

SI 20351

642967
(9/23)