



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

Class	Class 2 - Members, other than Physicians and Administrators
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 of \$5,000 per month. Plan minimum per month: \$100 or 10 percent of the Long Term Disability benefit.
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.	90 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	Rehabilitation Plan - 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. Reasonable Accommodation Expense Benefit - If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications. Rehabilitation Incentive Benefit - 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.
Survivors Benefit	If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.
Support When You Need It	Employee Assistance Program - You'll have access to an Employee Assistance Program. This is a valuable confidential counseling resource if you're experiencing personal or work-related issues. This service is provided through an arrangement with a service provider who is not affiliated with The Standard.

Additional Features Continued

Family Care Expense Benefit Applies if you are disabled, have returned to work and continue to receive Long Term Disability benefits. For 12 or 24 months, your calculated work earnings will be reduced by a portion of qualified expenses (up to \$250 per dependent or \$500 per family, per month).

Assisted Living Benefit Your benefit will be increased by 20 percent of your predisability earnings when you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment. The maximum benefit amount cannot exceed \$5,000 in addition to the Long Term Disability benefit.

How Much Your Coverage Costs

Because this insurance is offered through your Employer, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. How much your premium costs depends on a number of factors, such as your age and benefit amount. Please reference your online enrollment portal for your rates.

As you consider Long Term Disability insurance, evaluate what makes sense for you.

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you with housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/disability/needs](https://www.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 proposed plan before 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 a participating Employer, regularly working at least 30 hours per week
- Class 2 - Members, other than Physicians and Administrators
- 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,*
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premiums, and
- 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 human resources or your plan administrator 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 or employees eligible but not insured under the prior long term disability insurance plan) are also subject to medical underwriting approval. Please contact human resources or your plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

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, or
- 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.

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). 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

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 90-day period just before your insurance becomes effective:

- For which you 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
- Confined for any reason in a penal or correctional institution
- 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 or substance abuse.

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

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 pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid to you by your employer that exceeds 100 percent of your indexed predisability earnings when added to your Long Term Disability benefit
- 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

Deductible Income - Continued

- Any disability or retirement benefits you received or are eligible to receive from your employer's retirement plan
- 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 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 terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date your Employer or MCMS Insurance Trust ends participation in the group policy

Group Insurance Certificate

If coverage becomes effective, and you become insured, you may 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 purposes of coverage information provided in the Group Long Term Disability insurance Coverage Highlight, MCMS, Inc. - Insurance Trust means, Marion County Medical Society, Inc. - Insurance Trust, who is the Policyholder.



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

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