



Benefits at a Glance for School District No. 1 Health and Welfare Trust

Group Policy # 750971
Effective Date February 1, 2015

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by you and participation is mandatory. For more details please contact your human resources representative.

Eligibility

Definition of a Member

You are a Member if you are an active employee of the Employer working at least 20 hours each week or .5 FTE each week, a citizen or resident of the United States or Canada, and one of the following:

- An active temporary, part-time, or full-time PAT employee; or
- An active full-time PFSP employee; or
- An active part-time FSP employee who is enrolled in Medical Option 1 of School District No.1 Health and Welfare Trust Plan; or
- An active full-time ATU employee; or
- An active full-time DCU employee; or
- An active temporary PFSP, ATU or DCU employee who is enrolled in full-time medical or part-time Option 1 Medical Trust Benefits

You are not a member if you are a temporary employee, other than a temporary employee who is enrolled in full-time medical or part-time Option 1 Medical Trust Benefits, a seasonal employee, a leased employee, an independent contractor or a full-time member of the armed forces of any country.

Eligibility Waiting Period

You are eligible on the first day of the calendar month following the date six monthly contributions (in any 12 consecutive month period) have been made to the Trust.

Benefits

Monthly Benefit

60 percent of the first \$10,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$6,000

Minimum Monthly Benefit

\$600 or 20 percent of your LTD Benefit before reduction by Deductible Income, whichever is greater.

Benefit Waiting Period

90 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation; or
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

After that, you are considered disabled if you are unable, as a result of physical disease, injury, pregnancy or mental disorder, to perform with reasonable continuity the material duties of any occupation in which you can be expected to earn at least 80 percent of your predisability earnings at one or more locations in the national economy.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65. 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	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by School District No. 1 Health and Welfare 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 School District No. 1 Health and Welfare 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.