



## Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your human resources representative.

## Employer Plan Effective Date

A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary LTD coverage can become effective. This level of participation has been agreed upon by your *employer* and The Standard.

## Eligibility

To become insured, you must be:

- A regular contributing TRS employee of the Employer Actively At Work at least 15 hours each week; or
- A TRS retiree who is Actively At Work 50% or more of the time required of the standard workload for a full-time position.
- A citizen or resident of the United States or Canada

Note: You may not be insured if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

## Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- An *evidence of insurability requirement*, if applicable
- An *active work* requirement. This means that 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 1 day of *active work* as an eligible employee.

## Benefit Amount

You may select a monthly benefit amount in \$100 increments (minimum of \$200), based on the tables and guidelines presented in the Rates section of these Coverage Highlights. The monthly benefit amount must not exceed 66 2/3 percent of your monthly earnings.

Plan Maximum Monthly Benefit: 66 2/3 percent of *predisability earnings*

Plan Minimum Monthly Benefit: 25 percent of your *LTD benefit* before reduction by *deductible income*

**During the annual open enrollment period, you may increase your monthly benefit by \$100, \$200, or \$300 without being subject to the *preexisting condition exclusion*. If you choose to increase your coverage more than \$300, you will be subject to the *preexisting condition exclusion*.**

**Benefit Waiting Period**

The *benefit waiting period* is the period of time that you must be continuously *disabled* before benefits become payable. Benefits are not payable during the *benefit waiting period*. The *benefit waiting period* options associated with your plan include:

<u>Accidental Injury</u>	<u>Other Disabilities</u>
14 days	14 days
30 days	30 days
90 days	90 days
180 days	180 days

**During the annual open enrollment period, you may decrease your *benefit waiting period* by one level without being subject to the *preexisting condition exclusion*. If you choose to decrease by more than one level, or increase your *maximum benefit period*, you will be subject to the *preexisting condition exclusion*.**

**Preexisting Condition Exclusion**

A general description of the *Preexisting Condition Exclusion* is included in the Your Choice Group Voluntary Long Term Disability Insurance brochure. If you have questions, please check with your human resources representative.

*Preexisting Condition Period:* The 3-month period just before your insurance becomes effective

*Exclusion Period:* 12 months

**Own Occupation Period**

For the plan’s definition of *disability*, as described in your brochure, the *own occupation period* is the first 24 months for which *LTD benefits* are paid.

**Any Occupation Period**

The *any occupation period* begins at the end of the *own occupation period* and continues until the end of the *maximum benefit period*.

**Maximum Benefit Period**

The maximum periods for which benefits are payable are shown below.

**Option A:** To Age 65 for Accident and Sickness

If you become *disabled* before age 62, *LTD benefits* may continue during *disability* until age 65. If you become *disabled* at age 62 or older, the benefit duration is determined by your age when *disability* begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	To age 65 or 3 years 6 months, whichever is longest
63	To age 65 or 3 years, whichever is longest
64	To age 65 or 2 years 6 months, whichever is longest
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older	1 year

**Option B:** 1 Year for Accident and Sickness

If you become *disabled* *LTD benefits* may continue during *disability* for 1 year.

### First Day Hospital Benefit

If you are hospital confined for at least four hours during the benefit waiting period and you have elected a benefit waiting period of 14/14 or 30/30, the following will apply:

- The remainder of your benefit waiting period will be waived
- LTD benefits will become payable on the first day you are hospital confined
- Your *maximum benefit period* will begin on the date LTD benefits become payable
- You must be under the ongoing care of a physician while you are hospital confined

Note: Hospital confined means you are admitted to a hospital as an in-patient, and for which you are charged for room and board.

### When Benefits End

*LTD benefits* end automatically on the earliest of:

- The date you are no longer *disabled*
- The date your *maximum benefit period* ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of *temporary recovery*
- The date you fail to provide proof of continued *disability* and entitlement to benefits

### Rates

Employees can select a monthly *LTD benefit* ranging from a minimum of \$200 to a maximum amount based on how much they earn. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly *LTD benefit* and *benefit waiting period*:

1. Find the maximum *LTD benefit* by locating the amount of your earnings in either the Annual Earnings or Monthly Earnings column. The *LTD benefit* amount shown associated with these earnings is the maximum amount you can receive. If your earnings fall between two amounts, you must select the lower amount.
2. Select the desired monthly *LTD benefit* between the minimum of \$200 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
3. In the same row, select the desired *benefit waiting period* to see the monthly cost for that selection.

If you have questions regarding how to determine your monthly *LTD benefit*, the *benefit waiting period*, or the premium payment of your desired benefit, please contact your human resources representative.

### Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.

**Option A: To Age 65 for Accident and Sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	14-14	30-30	90-90	180-180
3,600	300	200	6.70	6.38	5.20	4.64
5,400	450	300	10.05	9.57	7.80	6.96
7,200	600	400	13.40	12.76	10.40	9.28
9,000	750	500	16.75	15.95	13.00	11.60
10,800	900	600	20.10	19.14	15.60	13.92
12,600	1,050	700	23.45	22.33	18.20	16.24
14,400	1,200	800	26.80	25.52	20.80	18.56
16,200	1,350	900	30.15	28.71	23.40	20.88
18,000	1,500	1,000	33.50	31.90	26.00	23.20
19,800	1,650	1,100	36.85	35.09	28.60	25.52
21,600	1,800	1,200	40.20	38.28	31.20	27.84
23,400	1,950	1,300	43.55	41.47	33.80	30.16
25,200	2,100	1,400	46.90	44.66	36.40	32.48
27,000	2,250	1,500	50.25	47.85	39.00	34.80
28,800	2,400	1,600	53.60	51.04	41.60	37.12
30,600	2,550	1,700	56.95	54.23	44.20	39.44
32,400	2,700	1,800	60.30	57.42	46.80	41.76
34,200	2,850	1,900	63.65	60.61	49.40	44.08
36,000	3,000	2,000	67.00	63.80	52.00	46.40
37,800	3,150	2,100	70.35	66.99	54.60	48.72
39,600	3,300	2,200	73.70	70.18	57.20	51.04
41,400	3,450	2,300	77.05	73.37	59.80	53.36
43,200	3,600	2,400	80.40	76.56	62.40	55.68
45,000	3,750	2,500	83.75	79.75	65.00	58.00
46,800	3,900	2,600	87.10	82.94	67.60	60.32
48,600	4,050	2,700	90.45	86.13	70.20	62.64
50,400	4,200	2,800	93.80	89.32	72.80	64.96
52,200	4,350	2,900	97.15	92.51	75.40	67.28
54,000	4,500	3,000	100.50	95.70	78.00	69.60
55,800	4,650	3,100	103.85	98.89	80.60	71.92
57,600	4,800	3,200	107.20	102.08	83.20	74.24
59,400	4,950	3,300	110.55	105.27	85.80	76.56
61,200	5,100	3,400	113.90	108.46	88.40	78.88
63,000	5,250	3,500	117.25	111.65	91.00	81.20
64,800	5,400	3,600	120.60	114.84	93.60	83.52
66,600	5,550	3,700	123.95	118.03	96.20	85.84
68,400	5,700	3,800	127.30	121.22	98.80	88.16
70,200	5,850	3,900	130.65	124.41	101.40	90.48
72,000	6,000	4,000	134.00	127.60	104.00	92.80
73,800	6,150	4,100	137.35	130.79	106.60	95.12
75,600	6,300	4,200	140.70	133.98	109.20	97.44
77,400	6,450	4,300	144.05	137.17	111.80	99.76
79,200	6,600	4,400	147.40	140.36	114.40	102.08
81,000	6,750	4,500	150.75	143.55	117.00	104.40
82,800	6,900	4,600	154.10	146.74	119.60	106.72
84,600	7,050	4,700	157.45	149.93	122.20	109.04
86,400	7,200	4,800	160.80	153.12	124.80	111.36
88,200	7,350	4,900	164.15	156.31	127.40	113.68
90,000	7,500	5,000	167.50	159.50	130.00	116.00
91,800	7,650	5,100	170.85	162.69	132.60	118.32
93,600	7,800	5,200	174.20	165.88	135.20	120.64

**Option A: To Age 65 for Accident and Sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	14-14	30-30	90-90	180-180
95,400	7,950	5,300	177.55	169.07	137.80	122.96
97,200	8,100	5,400	180.90	172.26	140.40	125.28
99,000	8,250	5,500	184.25	175.45	143.00	127.60
100,800	8,400	5,600	187.60	178.64	145.60	129.92
102,600	8,550	5,700	190.95	181.83	148.20	132.24
104,400	8,700	5,800	194.30	185.02	150.80	134.56
106,200	8,850	5,900	197.65	188.21	153.40	136.88
108,000	9,000	6,000	201.00	191.40	156.00	139.20
109,800	9,150	6,100	204.35	194.59	158.60	141.52
111,600	9,300	6,200	207.70	197.78	161.20	143.84
113,400	9,450	6,300	211.05	200.97	163.80	146.16
115,200	9,600	6,400	214.40	204.16	166.40	148.48
117,000	9,750	6,500	217.75	207.35	169.00	150.80
118,800	9,900	6,600	221.10	210.54	171.60	153.12
120,600	10,050	6,700	224.45	213.73	174.20	155.44
122,400	10,200	6,800	227.80	216.92	176.80	157.76
124,200	10,350	6,900	231.15	220.11	179.40	160.08
126,000	10,500	7,000	234.50	223.30	182.00	162.40
127,800	10,650	7,100	237.85	226.49	184.60	164.72
129,600	10,800	7,200	241.20	229.68	187.20	167.04
131,400	10,950	7,300	244.55	232.87	189.80	169.36
133,200	11,100	7,400	247.90	236.06	192.40	171.68
135,000	11,250	7,500	251.25	239.25	195.00	174.00
136,800	11,400	7,600	254.60	242.44	197.60	176.32
138,600	11,550	7,700	257.95	245.63	200.20	178.64
140,400	11,700	7,800	261.30	248.82	202.80	180.96
142,200	11,850	7,900	264.65	252.01	205.40	183.28
144,000	12,000	8,000	268.00	255.20	208.00	185.60
146,000	12,167	8,100	271.35	258.39	210.60	187.92
148,000	12,333	8,200	274.70	261.58	213.20	190.24
150,000	12,500	8,300	278.05	264.77	215.80	192.56
152,000	12,667	8,400	281.40	267.96	218.40	194.88
154,000	12,833	8,500	284.75	271.15	221.00	197.20
156,000	13,000	8,600	288.10	274.34	223.60	199.52
158,000	13,167	8,700	291.45	277.53	226.20	201.84
160,000	13,333	8,800	294.80	280.72	228.80	204.16
161,000	13,417	8,900	298.15	283.91	231.40	206.48
162,000	13,500	9,000	301.50	287.10	234.00	208.80
164,000	13,667	9,100	304.85	290.29	236.60	211.12
166,000	13,833	9,200	308.20	293.48	239.20	213.44
168,000	14,000	9,300	311.55	296.67	241.80	215.76
170,000	14,167	9,400	314.90	299.86	244.40	218.08
172,000	14,333	9,500	318.25	303.05	247.00	220.40
174,000	14,500	9,600	321.60	306.24	249.60	222.72
176,000	14,667	9,700	324.95	309.43	252.20	225.04
178,000	14,833	9,800	328.30	312.62	254.80	227.36
179,000	14,917	9,900	331.65	315.81	257.40	229.68
180,000	15,000	10,000	335.00	319.00	260.00	232.00

**Option B: 1 Year for Accident and Sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit				
			14-14	30-30	90-90	180-180
3,600	300	200	2.92	2.60	1.96	1.34
5,400	450	300	4.38	3.90	2.94	2.01
7,200	600	400	5.84	5.20	3.92	2.68
9,000	750	500	7.30	6.50	4.90	3.35
10,800	900	600	8.76	7.80	5.88	4.02
12,600	1,050	700	10.22	9.10	6.86	4.69
14,400	1,200	800	11.68	10.40	7.84	5.36
16,200	1,350	900	13.14	11.70	8.82	6.03
18,000	1,500	1,000	14.60	13.00	9.80	6.70
19,800	1,650	1,100	16.06	14.30	10.78	7.37
21,600	1,800	1,200	17.52	15.60	11.76	8.04
23,400	1,950	1,300	18.98	16.90	12.74	8.71
25,200	2,100	1,400	20.44	18.20	13.72	9.38
27,000	2,250	1,500	21.90	19.50	14.70	10.05
28,800	2,400	1,600	23.36	20.80	15.68	10.72
30,600	2,550	1,700	24.82	22.10	16.66	11.39
32,400	2,700	1,800	26.28	23.40	17.64	12.06
34,200	2,850	1,900	27.74	24.70	18.62	12.73
36,000	3,000	2,000	29.20	26.00	19.60	13.40
37,800	3,150	2,100	30.66	27.30	20.58	14.07
39,600	3,300	2,200	32.12	28.60	21.56	14.74
41,400	3,450	2,300	33.58	29.90	22.54	15.41
43,200	3,600	2,400	35.04	31.20	23.52	16.08
45,000	3,750	2,500	36.50	32.50	24.50	16.75
46,800	3,900	2,600	37.96	33.80	25.48	17.42
48,600	4,050	2,700	39.42	35.10	26.46	18.09
50,400	4,200	2,800	40.88	36.40	27.44	18.76
52,200	4,350	2,900	42.34	37.70	28.42	19.43
54,000	4,500	3,000	43.80	39.00	29.40	20.10
55,800	4,650	3,100	45.26	40.30	30.38	20.77
57,600	4,800	3,200	46.72	41.60	31.36	21.44
59,400	4,950	3,300	48.18	42.90	32.34	22.11
61,200	5,100	3,400	49.64	44.20	33.32	22.78
63,000	5,250	3,500	51.10	45.50	34.30	23.45
64,800	5,400	3,600	52.56	46.80	35.28	24.12
66,600	5,550	3,700	54.02	48.10	36.26	24.79
68,400	5,700	3,800	55.48	49.40	37.24	25.46
70,200	5,850	3,900	56.94	50.70	38.22	26.13
72,000	6,000	4,000	58.40	52.00	39.20	26.80
73,800	6,150	4,100	59.86	53.30	40.18	27.47
75,600	6,300	4,200	61.32	54.60	41.16	28.14
77,400	6,450	4,300	62.78	55.90	42.14	28.81
79,200	6,600	4,400	64.24	57.20	43.12	29.48
81,000	6,750	4,500	65.70	58.50	44.10	30.15
82,800	6,900	4,600	67.16	59.80	45.08	30.82
84,600	7,050	4,700	68.62	61.10	46.06	31.49
86,400	7,200	4,800	70.08	62.40	47.04	32.16
88,200	7,350	4,900	71.54	63.70	48.02	32.83
90,000	7,500	5,000	73.00	65.00	49.00	33.50
91,800	7,650	5,100	74.46	66.30	49.98	34.17
93,600	7,800	5,200	75.92	67.60	50.96	34.84
95,400	7,950	5,300	77.38	68.90	51.94	35.51
97,200	8,100	5,400	78.84	70.20	52.92	36.18
99,000	8,250	5,500	80.30	71.50	53.90	36.85

**Option B: 1 Year for Accident and Sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit				
			14-14	30-30	90-90	180-180
100,800	8,400	5,600	81.76	72.80	54.88	37.52
102,600	8,550	5,700	83.22	74.10	55.86	38.19
104,400	8,700	5,800	84.68	75.40	56.84	38.86
106,200	8,850	5,900	86.14	76.70	57.82	39.53
108,000	9,000	6,000	87.60	78.00	58.80	40.20
109,800	9,150	6,100	89.06	79.30	59.78	40.87
111,600	9,300	6,200	90.52	80.60	60.76	41.54
113,400	9,450	6,300	91.98	81.90	61.74	42.21
115,200	9,600	6,400	93.44	83.20	62.72	42.88
117,000	9,750	6,500	94.90	84.50	63.70	43.55
118,800	9,900	6,600	96.36	85.80	64.68	44.22
120,600	10,050	6,700	97.82	87.10	65.66	44.89
122,400	10,200	6,800	99.28	88.40	66.64	45.56
124,200	10,350	6,900	100.74	89.70	67.62	46.23
126,000	10,500	7,000	102.20	91.00	68.60	46.90
127,800	10,650	7,100	103.66	92.30	69.58	47.57
129,600	10,800	7,200	105.12	93.60	70.56	48.24
131,400	10,950	7,300	106.58	94.90	71.54	48.91
133,200	11,100	7,400	108.04	96.20	72.52	49.58
135,000	11,250	7,500	109.50	97.50	73.50	50.25
136,800	11,400	7,600	110.96	98.80	74.48	50.92
138,600	11,550	7,700	112.42	100.10	75.46	51.59
140,400	11,700	7,800	113.88	101.40	76.44	52.26
142,200	11,850	7,900	115.34	102.70	77.42	52.93
144,000	12,000	8,000	116.80	104.00	78.40	53.60
146,000	12,167	8,100	118.26	105.30	79.38	54.27
148,000	12,333	8,200	119.72	106.60	80.36	54.94
150,000	12,500	8,300	121.18	107.90	81.34	55.61
152,000	12,667	8,400	122.64	109.20	82.32	56.28
154,000	12,833	8,500	124.10	110.50	83.30	56.95
156,000	13,000	8,600	125.56	111.80	84.28	57.62
158,000	13,167	8,700	127.02	113.10	85.26	58.29
160,000	13,333	8,800	128.48	114.40	86.24	58.96
161,000	13,417	8,900	129.94	115.70	87.22	59.63
162,000	13,500	9,000	131.40	117.00	88.20	60.30
164,000	13,667	9,100	132.86	118.30	89.18	60.97
166,000	13,833	9,200	134.32	119.60	90.16	61.64
168,000	14,000	9,300	135.78	120.90	91.14	62.31
170,000	14,167	9,400	137.24	122.20	92.12	62.98
172,000	14,333	9,500	138.70	123.50	93.10	63.65
174,000	14,500	9,600	140.16	124.80	94.08	64.32
176,000	14,667	9,700	141.62	126.10	95.06	64.99
178,000	14,833	9,800	143.08	127.40	96.04	65.66
179,000	14,917	9,900	144.54	128.70	97.02	66.33
180,000	15,000	10,000	146.00	130.00	98.00	67.00