



Explore Your Employee Benefits

We believe in protecting what matters

Milwaukee Board of School Directors
All Other Employees Except The Superintendent, Cabinet
Level, Exempt Administrators and Supervisors

Standard Insurance Company





Act Now to Help Protect What You Care About

Explore your benefit options with Milwaukee Board of School Directors.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my family?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that Milwaukee Board of School Directors offers can play a role in helping you achieve financial security.

Enrolling in coverage now is an easy way to help make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance options from Standard Insurance Company (The Standard).



When you buy insurance through work, you get competitive group rates. And it's convenient, with premiums deducted right from your paycheck.



Your Employer-Paid Benefits

- Basic Life insurance
- Accidental Death and Disability insurance



Benefits You Can Add at Group Rates

- Additional Life insurance
- Short Term Disability insurance
- Long Term Disability insurance



Protect Your Loved Ones

Life insurance helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans.

Accidental Death and Dismemberment (AD&D) insurance helps protect your family's finances if an accident causes death or a severe physical loss. It pays a benefit in addition to any life insurance you have. That can help pay for a funeral or ongoing special care.



Protect Your Paycheck

Disability insurance can replace part of your paycheck if you can't work because of an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work — like your rent or mortgage.

Short term disability insurance can help pay the bills if you become disabled and can't work for a short period of time.

Long term disability insurance helps replace part of your paycheck if you experience a disability that lasts for months or even years.

GP494-ADD/S399, GP310-ADD,
GP609-ADD

SI 20444

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(9/22)



Benefits at a Glance for Milwaukee Public Schools

Group Policy # 753788
Effective Date July 1, 2016

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Milwaukee Public Schools.

Eligibility

Definition of a Member

You are a member if you are an active employee of Milwaukee Public Schools, regularly working and scheduled to work at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a substitute teacher, a limited term employee, a board member, a part-time recreational employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 1 Active members other than a Superintendent
Class 2 Superintendent

Eligibility Waiting Period

You are eligible on the first day of the month that follows or coincides with 30 days of membership.

Benefits

Basic Life Coverage Amount

Class 1 Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$200,000.
Class 2 Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$350,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/ADD and Basic Dependents Life insurance policy sponsored by Milwaukee Public Schools. 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 Milwaukee Public Schools 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 more complete details of coverage, contact The Standard representative at Milwaukee Public Schools.

We Believe in

A BETTER TOMORROW

Our beliefs don't stop at our walls. We believe in helping our communities grow stronger — so the world can be brighter for all of us.





GROUP ADDITIONAL LIFE INSURANCE

We can help provide for your family when you can't.

Group Additional Life insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away.

Additional Life insurance can help make things easier for the people you care about.

Life insurance helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

Life insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance doesn't meet your needs, you can apply for additional coverage. **Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

Your Additional Life amount cannot exceed a maximum of 5 times your annual earnings rounded to the next higher increment of \$10,000.

Note:

- You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.
- The coverage amount for your spouse cannot exceed 50 percent of your Additional Life coverage.
- The coverage amount for your child(ren) cannot exceed 50 percent of your Additional Life coverage.

For You:

\$10,000–\$500,000 in increments of \$10,000

For Your Spouse:

\$5,000–\$250,000 in increments of \$5,000

For Your Children:

\$5,000–\$10,000 in increments of \$5,000

What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

For You:

Up to \$250,000

For Your Spouse:

Up to \$50,000

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

Annual Enrollment

For You. If you are currently enrolled in Additional Life insurance for an amount less than \$250,000, you may elect to increase your coverage by \$10,000, up to, but not to exceed, the guarantee issue amount of \$250,000 without having to answer health questions.

Additional Feature

Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

Coverage Amount Needed

How much Life insurance do you need? After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Your child(ren)'s education
- Burial expenses
- Daily expenses
- Medical bills

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/life/needs](https://www.standard.com/life/needs).

How Much Your Coverage Costs

Your Basic Life insurance is paid for by Milwaukee Board of School Directors. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which 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. You pay 100 percent of the premium for this coverage.

How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Use this formula to estimate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____}$$

Enter the amount of coverage you are requesting (see benefit amounts on page 2).
Enter your rate from the rate table.
This amount is an estimate of how much you would pay each month.

If you buy coverage for your spouse, your monthly rate is shown in the following table. Use the same formula to calculate the premium that you used for yourself, but use your age and your spouse's rate.

If you buy Dependents Life for your child(ren), your monthly rate is \$0.050 per \$1,000, no matter how many children you're covering.

Note:

- If you are paid on a 10 month basis, your rates and premium will be adjusted as needed. Please contact your dedicated Standard Insurance Company onsite account specialist, Becky Parker at 414.475.8699 or email MPSBenefits@standard.com for additional information.

Age (as of January 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<30	\$0.068	\$0.068
30-34	\$0.080	\$0.080
35-39	\$0.090	\$0.090
40-44	\$0.135	\$0.135
45-49	\$0.196	\$0.196
50-54	\$0.311	\$0.311
55-59	\$0.540	\$0.540
60-64	\$0.716	\$0.716
65-69	\$1.270	\$1.270
70-75+	\$2.781	\$2.781

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active employee of Milwaukee Board of School Directors actively working and regularly scheduled to work at least 30 hours per week

Temporary employees, seasonal laborers, full-time members of the armed forces, leased employees, substitute teachers (including supplemental teachers), limited term employees, board members, part-time recreational employees and independent contractors are not eligible.

If you buy Additional Life insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or child(ren) must not be full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit bit.ly/sic-mps-amu to submit a medical history statement online.

Note:

- If your family status changes, you may have the ability to apply for coverage or increase coverage for you or your spouse, not to exceed the Guarantee Issue Amount, without having to submit a medical history statement, if you apply within 31 days of a family status change.
- Medical underwriting approval is never required for your child.

Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period,*
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

*You are eligible on the first day of the month that follows or coincides with 30 days as a member.

If you are not actively at work on the day before the scheduled effective date of your insurance, including any Dependents Life insurance coverages, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount. Contact your dedicated Standard Insurance Company onsite account specialist for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

Age Reductions

Age reductions based on your age on January 1st. Under this plan, your coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. If you are age 65 or over, ask your dedicated Standard Insurance Company onsite account specialist for the amount of coverage available.

Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 65, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 70, provided you give us satisfactory proof that you remain totally disabled.

Portability

If you are under age 65 and your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

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 end of the month in which your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your dedicated Standard Insurance Company onsite account specialist.

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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399,
GP411-LIFE, GP190-LIFE/S214

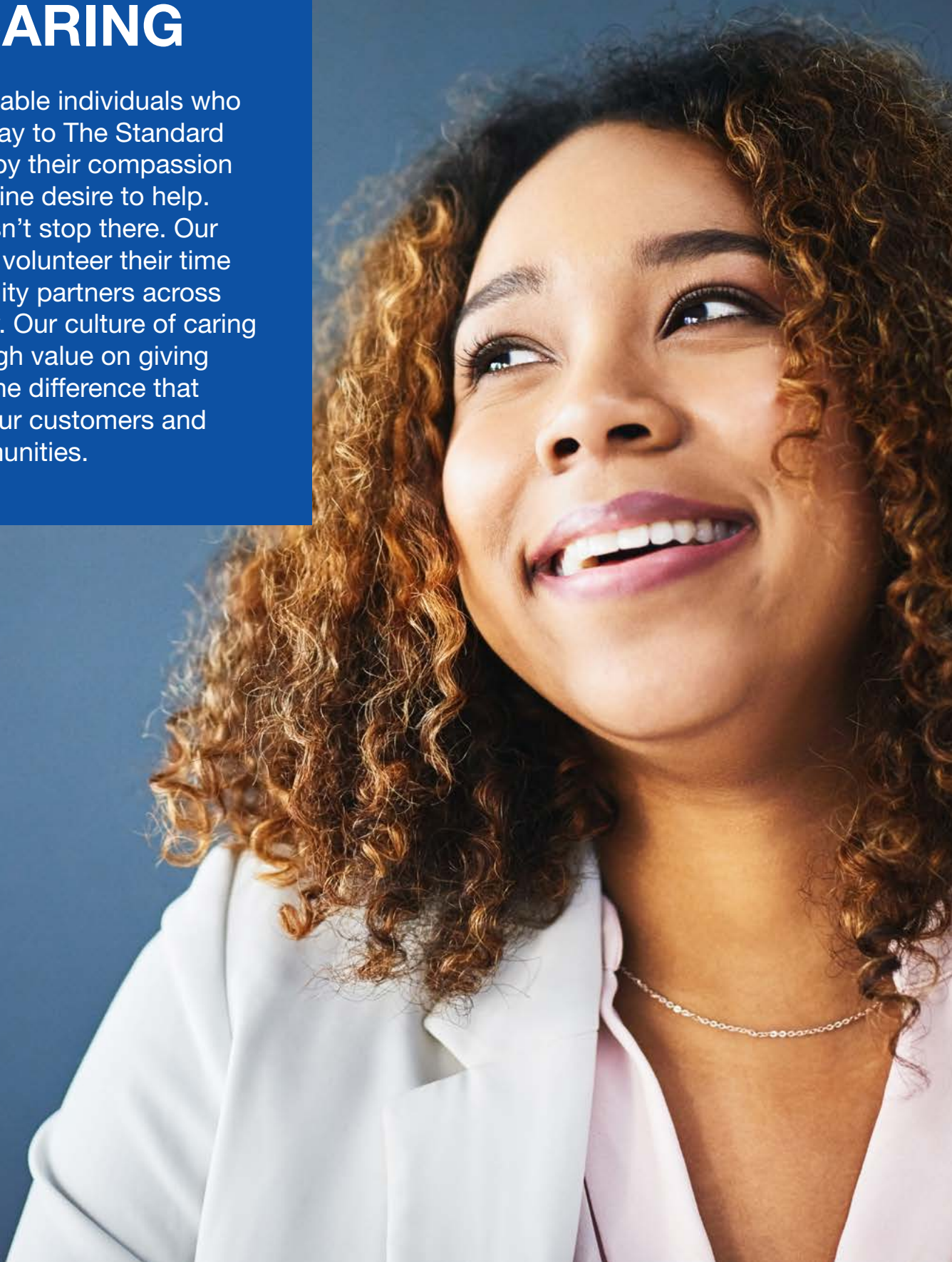
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(8/22)

We Believe in

A CULTURE OF CARING

The remarkable individuals who find their way to The Standard are united by their compassion and a genuine desire to help. And it doesn't stop there. Our employees volunteer their time to community partners across the country. Our culture of caring places a high value on giving back and the difference that makes to our customers and local communities.





GROUP SHORT TERM DISABILITY INSURANCE

Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

Disability insurance may help protect your income if you're unable to work.

Short Term Disability insurance can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder

You may receive weekly benefits that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period explained below.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses:**



Housing Costs



Groceries



Car Insurance



Child Care

Short Term Disability Insurance

What Your Benefit Provides

This is the benefit you'd receive if you suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

66 2/3 percent of the first \$5,769 of your eligible earnings

Plan maximum per week: \$3,846

Plan minimum per week: \$15

Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

- 0 days for accidental injury
- 7 days for physical disease, pregnancy or mental disorder

Extended Benefit Waiting Period

This applies if you do not apply for this coverage within 31 days of becoming eligible, were eligible for coverage under a prior plan for more than 31 days but were not insured, or if your insurance ends because you failed to pay your premium and is later reinstated.

60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

180 days

However, STD Benefits will end on the date Long Term Disability benefits become payable to you under a group plan provided by your employer, even if that occurs before the 180 days.

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

Additional Features

Return to Work Incentive

Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit, earnings and other sources of income exceeds 100 percent of your predisability earnings.

Help With Returning To Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

How Much Your Coverage Costs

Because this insurance is offered through Milwaukee Board of School Directors, 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. You pay 100 percent of the premium for this coverage.

Your monthly rate is \$0.820 per \$10 of weekly benefit.

Use this formula to estimate your premium payment:

$$\frac{\text{Enter your weekly earnings (cannot be more than \$5,769)}}{\text{Rate per \$10 of weekly benefit}} \times 0.6667 \times 0.820 \div 10 = \text{This amount is an estimate of how much you'd pay each month.}$$

Note:

- If you are paid on a 10 month basis, your rates and premium will be adjusted as needed. Please contact your dedicated Standard Insurance Company onsite account specialist, Becky Parker at 414.475.8699 or MPSBenefits@standard.com for additional information.
- Your weekly earnings are 1/52 of the annual earnings paid to you by your employer.

Disability Needs Calculator

Not being able to work also means not being able to earn a paycheck. As you consider Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Medical bills
- Utilities
- Car insurance
- Groceries
- Child care costs

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/disability/needs.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of Milwaukee Board of School Directors actively working and regularly scheduled to work at least 30 hours per week
- A member of Class 2 - All Members, other than a Superintendent, Cabinet Level, and Exempt Administrators and Supervisors
- A citizen or resident of the United States or Canada

Temporary employees, seasonal laborers, full-time members of the armed forces, leased employees, substitute teachers (including supplemental teachers), limited term employees, board members, part-time recreational 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,*
- Apply for coverage and agree to pay premium
- Serve an extended benefit waiting period (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

*You are eligible on the first day of the month that follows or coincides with 30 days as a member.

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 an extended benefit waiting period. Employees eligible but not insured under the prior short term disability insurance plan are also subject to an extended benefit waiting period. Please contact your dedicated Standard Insurance Company onsite account specialist for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

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 in 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.

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
- An activity arising out of or in the course of any employment for wage or profit

Limitations

Short 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 and earn at least 20 percent of your predisability earnings in your own occupation but you elect not to
- Receiving sick-leave pay, annual or personal leave pay, severance pay or other salary continuation (including donated amounts, but not vacation pay) from your employer
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. [Deductible income includes:](#)

- Amounts under unemployment compensation law
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits received or you are eligible to receive from your employer's retirement plan
- Amounts 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 Short 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 Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a long term disability plan
- Benefits become payable under any other disability insurance plan 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 date your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP399-STD, GP899-STD, GP309-STD,
GP209-STD, GP399/ASSOC,
GP399-STD/TRUST

SI 20359

753788-C2
(6/22)

A photograph of a woman with grey hair and a young girl with blonde hair sitting on a red couch. The woman is smiling and looking at a yellow book held by the girl. The girl is also smiling and looking at the book. In the background, a man is sitting on the same couch, looking towards the camera. The setting appears to be a warm, indoor space with wood paneling and large windows.

We Believe in

GIVING BACK

The Standard has a mission to make a difference in the places we live and work. That's why we support community development, disability, health and education organizations. And because we encourage our people to give back, too, we offer paid volunteer time and matching funds to support employee giving to more than 1,700 organizations nationwide.



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 diseases. 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.

Option 1

66 2/3 percent of the first \$25,000 of your eligible earnings

Plan maximum per month: \$16,667

Plan minimum per month: \$100 or 10 percent of the Long Term Disability benefit

Option 2

60 percent of the first \$27,778 of your eligible earnings

Plan maximum per month: \$16,667

Plan minimum per month: \$100 or 10 percent of the Long Term Disability benefit

When Your Benefits Begin

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

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. Your benefit duration is determined by your age when disability begins.

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

Age	Maximum Benefit Period	Age	Maximum Benefit Period
<62	To age 65, or to Social Security Normal Retirement Age (SSNRA), or 3 years 6 months, whichever is longest	<62	To age 65 or for 5 years, whichever is shorter
62	To SSNRA, or 3 years, 6 months, whichever is longer	62	3 years, 6 months
63	To SSNRA, or 3 years, whichever is longer	63	3 years
64	To SSNRA, or 2 years, 6 months, whichever is longer	64	2 years, 6 months
65	2 years	65	2 years
66	1 year, 9 months	66	1 year, 9 months
67	1 year, 6 months	67	1 year, 6 months
68	1 year, 3 months	68	1 year, 3 months
69+	1 year	69+	1 year

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

Additional Features

Help With Returning To Work This plan provides incentives to help you get back to work. For instance, you may 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.

Waiver of Premium Premiums are waived while benefits are payable.

Cost of Living Adjustment **Members insured under Option 1 only:** Your Long Term Disability benefit will be increased annually by an amount equal to the rate of increase in the Consumer Price Index (CPI-W), up to a maximum of 4 percent. The maximum adjusted benefit is \$25,000.

How Much Your Coverage Costs

If you choose to purchase coverage, 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. Please contact your dedicated Standard Insurance Company onsite account specialist, Becky Parker at 414.475.8699 or email MPSEbenefits@standard.com for questions regarding how to determine your earnings.

Option 1: Use this formula to estimate your premium payment for your coverage:

	x	0.01098	=	
Enter your monthly earnings (cannot be more than \$25,000).		Rate of 1.098 percent of insured earnings divided by 100.		This amount is an estimate of how much you'd pay each month.

Option 2: Use this formula to estimate your premium payment for your coverage:

	x	0.0095	=	
Enter your monthly earnings (cannot be more than \$27,778).		Rate of 0.950 percent of insured earnings divided by 100.		This amount is an estimate of how much you'd pay each month.

Disability Needs Calculator

As you consider whether to apply for 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
- Medical bills
- Utilities
- Car insurance
- Groceries
- Child care costs

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/disability/needs.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of Milwaukee Board of School Directors, other than a Superintendent, Cabinet Level, Exempt Administrator or Supervisor employee
- Actively working and regularly scheduled to work at least 30 hours each week
- A citizen or resident of the United States or Canada

Temporary employees, seasonal laborers, full-time members of the armed forces, leased employees, substitute teachers (including supplemental teachers), limited term employees, board members, part-time recreational 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,*
- 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.

*You are eligible on the first day of the month that follows or coincides with 30 days as a member.

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), requests for coverage increases (including requests to insure predisability earnings that are greater than the last amount for which evidence of insurability was required) 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.

Visit bit.ly/sic-mps-amu to submit a medical history statement online.

Please contact your dedicated Standard Insurance Company onsite account specialist 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, 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.

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, 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 or 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 insurance 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
- 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

Benefit Calculation Example

The Long Term Disability benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by deductible income. In the example below, the Long Term Disability benefit amount is 66 2/3 percent of insured predisability earnings. If your monthly earnings before becoming disabled were \$4,500, and you now receive a monthly Social Security disability benefit of \$1,200 and a monthly retirement benefit of \$900, your monthly Long Term Disability benefit would be calculated as follows:

Insured predisability earnings	\$4,500
Long Term Disability benefit percentage	× 66.67
	\$3,000
Less Social Security disability benefit	-\$1,200
Less retirement benefit	-\$900
Amount of Long Term Disability benefit	\$900*

*Your Long Term Disability benefit amount may vary based on your own circumstances including earnings, whether your employer has a retirement plan and the amount of their contribution.

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 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)

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.

GP190-LTD/S399, GP399-LTD/TRUST,
GP899-LTD, Contract 2000

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The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health AdvocateSM to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “assurance” for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,¹ you may access the services for beneficiaries outlined on the next page.

continued on reverse



The Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

¹ An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.

Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit standard.com/mytoolkit (user name: support) or call the assistance line at 800.378.5742

² The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201



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¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Must be arranged by Assist America, Inc.

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

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at **standard.com**.

*As of December 31, 2016, based on internal data developed by Standard Insurance Company.