



### **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 North Lamar Independent School District. 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 North Lamar Independent School District and The Standard.

### **Eligibility**

To become insured, you must be:

- A regular employee of North Lamar Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- Actively at work at least 20 hours each week
- A citizen or resident of the United States or Canada

### **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 (check with your human resources representative)
- 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 one full day of active work as an eligible employee.

### **Benefit Amount**

You may select a monthly benefit amount in \$100 increments from \$200 to \$8,000; 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: 10 percent of your LTD benefit before reduction by deductible income

### Benefit Waiting Period and Maximum Benefit 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 maximum benefit period is the period for which benefits are payable. The benefit waiting period and maximum benefit period associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	0 days	7 days	5 Years for Sickness and To Age 65 for Accident
2	14 days	14 days	5 Years for Sickness and To Age 65 for Accident
3	30 days	30 days	5 Years for Sickness and To Age 65 for Accident
4	60 days	60 days	5 Years for Sickness and To Age 65 for Accident
5	90 days	90 days	5 Years for Sickness and To Age 65 for Accident
6	180 days	180 days	5 Years for Sickness and To Age 65 for Accident
7	0 days	7 days	To Age 65 for both Sickness and Accident
8	14 days	14 days	To Age 65 for both Sickness and Accident
9	30 days	30 days	To Age 65 for both Sickness and Accident
10	60 days	60 days	To Age 65 for both Sickness and Accident
11	90 days	90 days	To Age 65 for both Sickness and Accident
12	180 days	180 days	To Age 65 for both Sickness and Accident

#### Options 1-6: Maximum Benefit Period of 5 years for Sickness

If you become disabled before age 62, LTD benefits may continue during disability for 5 years. 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	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

#### Options 1-6: Maximum Benefit Period To Age 65 for Accident

#### Options 7-12: Maximum Benefit Period To Age 65 for Sickness and Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach 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	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

### First Day Hospital Benefit

With this benefit, if an insured employee is hospital confined for at least four hours, is admitted as an inpatient and is charged room and board during the benefit waiting period, the benefit waiting period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with benefit waiting periods of 30 days or less.

**Preexisting Condition Exclusion**

A detailed description of the preexisting condition exclusion is included in the Group Policy. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

**Preexisting Condition Waiver**

The Standard may pay benefits for up to 90 days even if you have a preexisting condition. After 90 days, The Standard will continue benefits only if the preexisting condition exclusion does not apply.

**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.

**Other LTD Features**

- **Employee Assistance Program (EAP)** – This program offers support, guidance and resources that can help an employee resolve personal issues and meet life's challenges.
- **Special Dismemberment Provision** – If an employee suffers a lost as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard's prior approval, this benefit allows us to pay up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee's return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.
- **Return to Work (RTW) Incentive** – The Standard's RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee's LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard's prior approval, rehabilitation incentives may include training and education expense, family (child and elder) care expenses, and job-related and job search expenses.

**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.

## Options 1-6

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
\$3,600	300	200	6.98	6.06	5.22	3.38	2.90	2.20
\$5,400	450	300	10.47	9.09	7.83	5.07	4.35	3.30
\$7,200	600	400	13.96	12.12	10.44	6.76	5.80	4.40
\$9,000	750	500	17.45	15.15	13.05	8.45	7.25	5.50
\$10,800	900	600	20.94	18.18	15.66	10.14	8.70	6.60
\$12,600	1,050	700	24.43	21.21	18.27	11.83	10.15	7.70
\$14,400	1,200	800	27.92	24.24	20.88	13.52	11.60	8.80
\$16,200	1,350	900	31.41	27.27	23.49	15.21	13.05	9.90
\$18,000	1,500	1,000	34.90	30.30	26.10	16.90	14.50	11.00
\$19,800	1,650	1,100	38.39	33.33	28.71	18.59	15.95	12.10
\$21,600	1,800	1,200	41.88	36.36	31.32	20.28	17.40	13.20
\$23,400	1,950	1,300	45.37	39.39	33.93	21.97	18.85	14.30
\$25,200	2,100	1,400	48.86	42.42	36.54	23.66	20.30	15.40
\$27,000	2,250	1,500	52.35	45.45	39.15	25.35	21.75	16.50
\$28,800	2,400	1,600	55.84	48.48	41.76	27.04	23.20	17.60
\$30,600	2,550	1,700	59.33	51.51	44.37	28.73	24.65	18.70
\$32,400	2,700	1,800	62.82	54.54	46.98	30.42	26.10	19.80
\$34,200	2,850	1,900	66.31	57.57	49.59	32.11	27.55	20.90
\$36,000	3,000	2,000	69.80	60.60	52.20	33.80	29.00	22.00
\$37,800	3,150	2,100	73.29	63.63	54.81	35.49	30.45	23.10
\$39,600	3,300	2,200	76.78	66.66	57.42	37.18	31.90	24.20
\$41,400	3,450	2,300	80.27	69.69	60.03	38.87	33.35	25.30
\$43,200	3,600	2,400	83.76	72.72	62.64	40.56	34.80	26.40
\$45,000	3,750	2,500	87.25	75.75	65.25	42.25	36.25	27.50
\$46,800	3,900	2,600	90.74	78.78	67.86	43.94	37.70	28.60
\$48,600	4,050	2,700	94.23	81.81	70.47	45.63	39.15	29.70
\$50,400	4,200	2,800	97.72	84.84	73.08	47.32	40.60	30.80
\$52,200	4,350	2,900	101.21	87.87	75.69	49.01	42.05	31.90
\$54,000	4,500	3,000	104.70	90.90	78.30	50.70	43.50	33.00
\$55,800	4,650	3,100	108.19	93.93	80.91	52.39	44.95	34.10
\$57,600	4,800	3,200	111.68	96.96	83.52	54.08	46.40	35.20
\$59,400	4,950	3,300	115.17	99.99	86.13	55.77	47.85	36.30
\$61,200	5,100	3,400	118.66	103.02	88.74	57.46	49.30	37.40
\$63,000	5,250	3,500	122.15	106.05	91.35	59.15	50.75	38.50
\$64,800	5,400	3,600	125.64	109.08	93.96	60.84	52.20	39.60
\$66,600	5,550	3,700	129.13	112.11	96.57	62.53	53.65	40.70
\$68,400	5,700	3,800	132.62	115.14	99.18	64.22	55.10	41.80
\$70,200	5,850	3,900	136.11	118.17	101.79	65.91	56.55	42.90
\$72,000	6,000	4,000	139.60	121.20	104.40	67.60	58.00	44.00

## Options 1-6 (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
\$73,800	6,150	4,100	143.09	124.23	107.01	69.29	59.45	45.10
\$75,600	6,300	4,200	146.58	127.26	109.62	70.98	60.90	46.20
\$77,400	6,450	4,300	150.07	130.29	112.23	72.67	62.35	47.30
\$79,200	6,600	4,400	153.56	133.32	114.84	74.36	63.80	48.40
\$81,000	6,750	4,500	157.05	136.35	117.45	76.05	65.25	49.50
\$82,800	6,900	4,600	160.54	139.38	120.06	77.74	66.70	50.60
\$84,600	7,050	4,700	164.03	142.41	122.67	79.43	68.15	51.70
\$86,400	7,200	4,800	167.52	145.44	125.28	81.12	69.60	52.80
\$88,200	7,350	4,900	171.01	148.47	127.89	82.81	71.05	53.90
\$90,000	7,500	5,000	174.50	151.50	130.50	84.50	72.50	55.00
\$91,800	7,650	5,100	177.99	154.53	133.11	86.19	73.95	56.10
\$93,600	7,800	5,200	181.48	157.56	135.72	87.88	75.40	57.20
\$95,400	7,950	5,300	184.97	160.59	138.33	89.57	76.85	58.30
\$97,200	8,100	5,400	188.46	163.62	140.94	91.26	78.30	59.40
\$99,000	8,250	5,500	191.95	166.65	143.55	92.95	79.75	60.50
\$100,800	8,400	5,600	195.44	169.68	146.16	94.64	81.20	61.60
\$102,600	8,550	5,700	198.93	172.71	148.77	96.33	82.65	62.70
\$104,400	8,700	5,800	202.42	175.74	151.38	98.02	84.10	63.80
\$106,200	8,850	5,900	205.91	178.77	153.99	99.71	85.55	64.90
\$108,000	9,000	6,000	209.40	181.80	156.60	101.40	87.00	66.00
\$109,800	9,150	6,100	212.89	184.83	159.21	103.09	88.45	67.10
\$111,600	9,300	6,200	216.38	187.86	161.82	104.78	89.90	68.20
\$113,400	9,450	6,300	219.87	190.89	164.43	106.47	91.35	69.30
\$115,200	9,600	6,400	223.36	193.92	167.04	108.16	92.80	70.40
\$117,000	9,750	6,500	226.85	196.95	169.65	109.85	94.25	71.50
\$118,800	9,900	6,600	230.34	199.98	172.26	111.54	95.70	72.60
\$120,600	10,050	6,700	233.83	203.01	174.87	113.23	97.15	73.70
\$122,400	10,200	6,800	237.32	206.04	177.48	114.92	98.60	74.80
\$124,200	10,350	6,900	240.81	209.07	180.09	116.61	100.05	75.90
\$126,000	10,500	7,000	244.30	212.10	182.70	118.30	101.50	77.00
\$127,800	10,650	7,100	247.79	215.13	185.31	119.99	102.95	78.10
\$129,600	10,800	7,200	251.28	218.16	187.92	121.68	104.40	79.20
\$131,400	10,950	7,300	254.77	221.19	190.53	123.37	105.85	80.30
\$133,200	11,100	7,400	258.26	224.22	193.14	125.06	107.30	81.40
\$135,000	11,250	7,500	261.75	227.25	195.75	126.75	108.75	82.50
\$136,800	11,400	7,600	265.24	230.28	198.36	128.44	110.20	83.60
\$138,600	11,550	7,700	268.73	233.31	200.97	130.13	111.65	84.70
\$140,400	11,700	7,800	272.22	236.34	203.58	131.82	113.10	85.80
\$142,200	11,850	7,900	275.71	239.37	206.19	133.51	114.55	86.90
\$144,000	12,000	8,000	279.20	242.40	208.80	135.20	116.00	88.00

## Options 7-12

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
\$3,600	300	200	7.42	6.56	5.56	3.60	3.12	2.28
\$5,400	450	300	11.13	9.84	8.34	5.40	4.68	3.42
\$7,200	600	400	14.84	13.12	11.12	7.20	6.24	4.56
\$9,000	750	500	18.55	16.40	13.90	9.00	7.80	5.70
\$10,800	900	600	22.26	19.68	16.68	10.80	9.36	6.84
\$12,600	1,050	700	25.97	22.96	19.46	12.60	10.92	7.98
\$14,400	1,200	800	29.68	26.24	22.24	14.40	12.48	9.12
\$16,200	1,350	900	33.39	29.52	25.02	16.20	14.04	10.26
\$18,000	1,500	1,000	37.10	32.80	27.80	18.00	15.60	11.40
\$19,800	1,650	1,100	40.81	36.08	30.58	19.80	17.16	12.54
\$21,600	1,800	1,200	44.52	39.36	33.36	21.60	18.72	13.68
\$23,400	1,950	1,300	48.23	42.64	36.14	23.40	20.28	14.82
\$25,200	2,100	1,400	51.94	45.92	38.92	25.20	21.84	15.96
\$27,000	2,250	1,500	55.65	49.20	41.70	27.00	23.40	17.10
\$28,800	2,400	1,600	59.36	52.48	44.48	28.80	24.96	18.24
\$30,600	2,550	1,700	63.07	55.76	47.26	30.60	26.52	19.38
\$32,400	2,700	1,800	66.78	59.04	50.04	32.40	28.08	20.52
\$34,200	2,850	1,900	70.49	62.32	52.82	34.20	29.64	21.66
\$36,000	3,000	2,000	74.20	65.60	55.60	36.00	31.20	22.80
\$37,800	3,150	2,100	77.91	68.88	58.38	37.80	32.76	23.94
\$39,600	3,300	2,200	81.62	72.16	61.16	39.60	34.32	25.08
\$41,400	3,450	2,300	85.33	75.44	63.94	41.40	35.88	26.22
\$43,200	3,600	2,400	89.04	78.72	66.72	43.20	37.44	27.36
\$45,000	3,750	2,500	92.75	82.00	69.50	45.00	39.00	28.50
\$46,800	3,900	2,600	96.46	85.28	72.28	46.80	40.56	29.64
\$48,600	4,050	2,700	100.17	88.56	75.06	48.60	42.12	30.78
\$50,400	4,200	2,800	103.88	91.84	77.84	50.40	43.68	31.92
\$52,200	4,350	2,900	107.59	95.12	80.62	52.20	45.24	33.06
\$54,000	4,500	3,000	111.30	98.40	83.40	54.00	46.80	34.20
\$55,800	4,650	3,100	115.01	101.68	86.18	55.80	48.36	35.34
\$57,600	4,800	3,200	118.72	104.96	88.96	57.60	49.92	36.48
\$59,400	4,950	3,300	122.43	108.24	91.74	59.40	51.48	37.62
\$61,200	5,100	3,400	126.14	111.52	94.52	61.20	53.04	38.76
\$63,000	5,250	3,500	129.85	114.80	97.30	63.00	54.60	39.90
\$64,800	5,400	3,600	133.56	118.08	100.08	64.80	56.16	41.04
\$66,600	5,550	3,700	137.27	121.36	102.86	66.60	57.72	42.18
\$68,400	5,700	3,800	140.98	124.64	105.64	68.40	59.28	43.32
\$70,200	5,850	3,900	144.69	127.92	108.42	70.20	60.84	44.46
\$72,000	6,000	4,000	148.40	131.20	111.20	72.00	62.40	45.60

## Options 7-12 (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
\$73,800	6,150	4,100	152.11	134.48	113.98	73.80	63.96	46.74
\$75,600	6,300	4,200	155.82	137.76	116.76	75.60	65.52	47.88
\$77,400	6,450	4,300	159.53	141.04	119.54	77.40	67.08	49.02
\$79,200	6,600	4,400	163.24	144.32	122.32	79.20	68.64	50.16
\$81,000	6,750	4,500	166.95	147.60	125.10	81.00	70.20	51.30
\$82,800	6,900	4,600	170.66	150.88	127.88	82.80	71.76	52.44
\$84,600	7,050	4,700	174.37	154.16	130.66	84.60	73.32	53.58
\$86,400	7,200	4,800	178.08	157.44	133.44	86.40	74.88	54.72
\$88,200	7,350	4,900	181.79	160.72	136.22	88.20	76.44	55.86
\$90,000	7,500	5,000	185.50	164.00	139.00	90.00	78.00	57.00
\$91,800	7,650	5,100	189.21	167.28	141.78	91.80	79.56	58.14
\$93,600	7,800	5,200	192.92	170.56	144.56	93.60	81.12	59.28
\$95,400	7,950	5,300	196.63	173.84	147.34	95.40	82.68	60.42
\$97,200	8,100	5,400	200.34	177.12	150.12	97.20	84.24	61.56
\$99,000	8,250	5,500	204.05	180.40	152.90	99.00	85.80	62.70
\$100,800	8,400	5,600	207.76	183.68	155.68	100.80	87.36	63.84
\$102,600	8,550	5,700	211.47	186.96	158.46	102.60	88.92	64.98
\$104,400	8,700	5,800	215.18	190.24	161.24	104.40	90.48	66.12
\$106,200	8,850	5,900	218.89	193.52	164.02	106.20	92.04	67.26
\$108,000	9,000	6,000	222.60	196.80	166.80	108.00	93.60	68.40
\$109,800	9,150	6,100	226.31	200.08	169.58	109.80	95.16	69.54
\$111,600	9,300	6,200	230.02	203.36	172.36	111.60	96.72	70.68
\$113,400	9,450	6,300	233.73	206.64	175.14	113.40	98.28	71.82
\$115,200	9,600	6,400	237.44	209.92	177.92	115.20	99.84	72.96
\$117,000	9,750	6,500	241.15	213.20	180.70	117.00	101.40	74.10
\$118,800	9,900	6,600	244.86	216.48	183.48	118.80	102.96	75.24
\$120,600	10,050	6,700	248.57	219.76	186.26	120.60	104.52	76.38
\$122,400	10,200	6,800	252.28	223.04	189.04	122.40	106.08	77.52
\$124,200	10,350	6,900	255.99	226.32	191.82	124.20	107.64	78.66
\$126,000	10,500	7,000	259.70	229.60	194.60	126.00	109.20	79.80
\$127,800	10,650	7,100	263.41	232.88	197.38	127.80	110.76	80.94
\$129,600	10,800	7,200	267.12	236.16	200.16	129.60	112.32	82.08
\$131,400	10,950	7,300	270.83	239.44	202.94	131.40	113.88	83.22
\$133,200	11,100	7,400	274.54	242.72	205.72	133.20	115.44	84.36
\$135,000	11,250	7,500	278.25	246.00	208.50	135.00	117.00	85.50
\$136,800	11,400	7,600	281.96	249.28	211.28	136.80	118.56	86.64
\$138,600	11,550	7,700	285.67	252.56	214.06	138.60	120.12	87.78
\$140,400	11,700	7,800	289.38	255.84	216.84	140.40	121.68	88.92
\$142,200	11,850	7,900	293.09	259.12	219.62	142.20	123.24	90.06
\$144,000	12,000	8,000	296.80	262.40	222.40	144.00	124.80	91.20