Benefit Summary Highlights for

San Antonio ISD

Long Term Disability Insurance

Eligibility: All active full time employees working 20 hours per week or more.

Purpose: Long Term Disability insurance provides income replacement benefits for you and your family in the event you are unable to work due to an accident or sickness.

Maximizing Income Protection

Long Term Disability insurance can offer an affordable way for educators and administrators to help protect their lifestyles and the people who depend on them.

Employees can choose from a selection of LTD features they feel best match their financial needs.

- Employees can choose their monthly benefit amount in $100 increments, from $200 to $8,000 (not to exceed 66 2/3% of monthly earnings).
- Employees can choose from among six accident/sickness Benefit Waiting Periods.
  ***A Benefit Waiting Period is the period of time in which an employee must be continuously disabled**

Accident	Sickness
0 Days	3 Days
14 Days	14 Days
30 Days	30 Days
60 Days	60 Days
90 Days	90 Days
180 Days	180 Days

Maximum Benefit Period:

Option A: To age 65 for both accident and illness.

Option B: To age 65 for accident and 5 years for sickness.

Own Occupation Period: 24 months.

Any Occupation Period: To age 65.

Limitations and Exclusions: Benefits for Mental Disorders, Substance Abuse and subjective illnesses are limited to 2 years unless you are confined to a hospital.

There is a 3/12 Preexisting Conditions clause. This is a look back period to see if you were treatment-free 3-months prior to the effective date of your coverage. If you weren't treatment free, the pre-existing condition is excluded from coverage if you're disabled within 12-months of first becoming insured.

Features:

- **Maximum Benefit** – This benefit allows employees to protect their income at higher maximums up to 66 2/3% of their income.
- **Definition of Disability** – Covers total and partial disability.
- **1st Day Hospital Benefit** – This feature waives the waiting period if an insured is hospitalized as an inpatient for 4 hours. This benefit is included in the 0/3, 14/14 and 30/30 waiting periods.
- **24 Month Return to Work Incentive** – This benefit gives an employee the opportunity to return to work part time earning some income plus receive LTD Benefits allowing them to receive up to 100% income replacement during the first 24 months.
- **Deductible Income** – Fewer deductions during the first 12 months of disability.
- **$25,000 Reasonable Accommodation Expense Benefit** – This benefit allows The Standard to pay for up to $25,000 of an employer's expenses toward work site modifications that result in a disabled employee's return to work.
- **Family Care Expense Benefit** – Employees may receive combined income from LTD Benefits and work earnings in excess of 100 percent of predisability earnings for the first 24 months immediately after a disabled employee's return to work.
- **Lifetime Security Benefit** – This feature extends benefits past the Maximum Benefit Period to severely disabled employees (Option A).
- **Survivor Benefit** – Pays a lump sum equal to 3 times the non-integrated LTD Benefit.
- **Waiver of Premium** – Payment of premium will be waived for LTD coverage while benefits are payable.
- **Rehabilitation Plan Benefit** – This will pay for some or all of the expenses incurred by a disabled employee in connection with approved training and education, family care, and job-related and job search expenses and may be in excess of the monthly LTD Benefit.
- **Minimum Benefit** – 25% of gross maximum monthly benefit.
- **Standard Secure Card** – This fast and safe payment method offers bank debit card-style convenience for monthly long term disability benefit payment delivery.

Cost: The cost for this benefit is paid by the Employee.

The information above highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage. If you become insured, you will receive a Certificate that will contain more detailed information about the controlling terms and provisions of coverage.

LTD Coverage for San Antonio ISD

Option A: Maximum benefit to age 65 for both accident and sickness

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
3,600	300	200	8.54	6.66	5.62	3.64	3.16	2.36
5,400	450	300	12.81	9.99	8.43	5.46	4.74	3.54
7,200	600	400	17.08	13.32	11.24	7.28	6.32	4.72
9,000	750	500	21.35	16.65	14.05	9.10	7.90	5.90
10,800	900	600	25.62	19.98	16.86	10.92	9.48	7.08
12,600	1,050	700	29.89	23.31	19.67	12.74	11.06	8.26
14,400	1,200	800	34.16	26.64	22.48	14.56	12.64	9.44
16,200	1,350	900	38.43	29.97	25.29	16.38	14.22	10.62
18,000	1,500	1,000	42.70	33.30	28.10	18.20	15.80	11.80
19,800	1,650	1,100	46.97	36.63	30.91	20.02	17.38	12.98
21,600	1,800	1,200	51.24	39.96	33.72	21.84	18.96	14.16
23,400	1,950	1,300	55.51	43.29	36.53	23.66	20.54	15.34
25,200	2,100	1,400	59.78	46.62	39.34	25.48	22.12	16.52
27,000	2,250	1,500	64.05	49.95	42.15	27.30	23.70	17.70
28,800	2,400	1,600	68.32	53.28	44.96	29.12	25.28	18.88
30,600	2,550	1,700	72.59	56.61	47.77	30.94	26.86	20.06
32,400	2,700	1,800	76.86	59.94	50.58	32.76	28.44	21.24
34,200	2,850	1,900	81.13	63.27	53.39	34.58	30.02	22.42
36,000	3,000	2,000	85.40	66.60	56.20	36.40	31.60	23.60
37,800	3,150	2,100	89.67	69.93	59.01	38.22	33.18	24.78
39,600	3,300	2,200	93.94	73.26	61.82	40.04	34.76	25.96
41,400	3,450	2,300	98.21	76.59	64.63	41.86	36.34	27.14
43,200	3,600	2,400	102.48	79.92	67.44	43.68	37.92	28.32
45,000	3,750	2,500	106.75	83.25	70.25	45.50	39.50	29.50
46,800	3,900	2,600	111.02	86.58	73.06	47.32	41.08	30.68
48,600	4,050	2,700	115.29	89.91	75.87	49.14	42.66	31.86
50,400	4,200	2,800	119.56	93.24	78.68	50.96	44.24	33.04
52,200	4,350	2,900	123.83	96.57	81.49	52.78	45.82	34.22
54,000	4,500	3,000	128.10	99.90	84.30	54.60	47.40	35.40
55,800	4,650	3,100	132.37	103.23	87.11	56.42	48.98	36.58
57,600	4,800	3,200	136.64	106.56	89.92	58.24	50.56	37.76
59,400	4,950	3,300	140.91	109.89	92.73	60.06	52.14	38.94
61,200	5,100	3,400	145.18	113.22	95.54	61.88	53.72	40.12
63,000	5,250	3,500	149.45	116.55	98.35	63.70	55.30	41.30
64,800	5,400	3,600	153.72	119.88	101.16	65.52	56.88	42.48
66,600	5,550	3,700	157.99	123.21	103.97	67.34	58.46	43.66
68,400	5,700	3,800	162.26	126.54	106.78	69.16	60.04	44.84
70,200	5,850	3,900	166.53	129.87	109.59	70.98	61.62	46.02
72,000	6,000	4,000	170.80	133.20	112.40	72.80	63.20	47.20
73,800	6,150	4,100	175.07	136.53	115.21	74.62	64.78	48.38

LTD Coverage for San Antonio ISD

Option A: Maximum benefit to age 65 for both accident and sickness

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
75,600	6,300	4,200	179.34	139.86	118.02	76.44	66.36	49.56
77,400	6,450	4,300	183.61	143.19	120.83	78.26	67.94	50.74
79,200	6,600	4,400	187.88	146.52	123.64	80.08	69.52	51.92
81,000	6,750	4,500	192.15	149.85	126.45	81.90	71.10	53.10
82,800	6,900	4,600	196.42	153.18	129.26	83.72	72.68	54.28
84,600	7,050	4,700	200.69	156.51	132.07	85.54	74.26	55.46
86,400	7,200	4,800	204.96	159.84	134.88	87.36	75.84	56.64
88,200	7,350	4,900	209.23	163.17	137.69	89.18	77.42	57.82
90,000	7,500	5,000	213.50	166.50	140.50	91.00	79.00	59.00
91,800	7,650	5,100	217.77	169.83	143.31	92.82	80.58	60.18
93,600	7,800	5,200	222.04	173.16	146.12	94.64	82.16	61.36
95,400	7,950	5,300	226.31	176.49	148.93	96.46	83.74	62.54
97,200	8,100	5,400	230.58	179.82	151.74	98.28	85.32	63.72
99,000	8,250	5,500	234.85	183.15	154.55	100.10	86.90	64.90
100,800	8,400	5,600	239.12	186.48	157.36	101.92	88.48	66.08
102,600	8,550	5,700	243.39	189.81	160.17	103.74	90.06	67.26
104,400	8,700	5,800	247.66	193.14	162.98	105.56	91.64	68.44
106,200	8,850	5,900	251.93	196.47	165.79	107.38	93.22	69.62
108,000	9,000	6,000	256.20	199.80	168.60	109.20	94.80	70.80
109,800	9,150	6,100	260.47	203.13	171.41	111.02	96.38	71.98
111,600	9,300	6,200	264.74	206.46	174.22	112.84	97.96	73.16
113,400	9,450	6,300	269.01	209.79	177.03	114.66	99.54	74.34
115,200	9,600	6,400	273.28	213.12	179.84	116.48	101.12	75.52
117,000	9,750	6,500	277.55	216.45	182.65	118.30	102.70	76.70
118,800	9,900	6,600	281.82	219.78	185.46	120.12	104.28	77.88
120,600	10,050	6,700	286.09	223.11	188.27	121.94	105.86	79.06
122,400	10,200	6,800	290.36	226.44	191.08	123.76	107.44	80.24
124,200	10,350	6,900	294.63	229.77	193.89	125.58	109.02	81.42
126,000	10,500	7,000	298.90	233.10	196.70	127.40	110.60	82.60
127,800	10,650	7,100	303.17	236.43	199.51	129.22	112.18	83.78
129,600	10,800	7,200	307.44	239.76	202.32	131.04	113.76	84.96
131,400	10,950	7,300	311.71	243.09	205.13	132.86	115.34	86.14
133,200	11,100	7,400	315.98	246.42	207.94	134.68	116.92	87.32
135,000	11,250	7,500	320.25	249.75	210.75	136.50	118.50	88.50
136,800	11,400	7,600	324.52	253.08	213.56	138.32	120.08	89.68
138,600	11,550	7,700	328.79	256.41	216.37	140.14	121.66	90.86
140,400	11,700	7,800	333.06	259.74	219.18	141.96	123.24	92.04
142,200	11,850	7,900	337.33	263.07	221.99	143.78	124.82	93.22
144,000	12,000	8,000	341.60	266.40	224.80	145.60	126.40	94.40

LTD Coverage for San Antonio ISD

Option B: Maximum benefit to age 65 for accident and 5 years for sickness

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
3,600	300	200	7.58	5.86	5.06	3.26	2.80	2.12
5,400	450	300	11.37	8.79	7.59	4.89	4.20	3.18
7,200	600	400	15.16	11.72	10.12	6.52	5.60	4.24
9,000	750	500	18.95	14.65	12.65	8.15	7.00	5.30
10,800	900	600	22.74	17.58	15.18	9.78	8.40	6.36
12,600	1,050	700	26.53	20.51	17.71	11.41	9.80	7.42
14,400	1,200	800	30.32	23.44	20.24	13.04	11.20	8.48
16,200	1,350	900	34.11	26.37	22.77	14.67	12.60	9.54
18,000	1,500	1,000	37.90	29.30	25.30	16.30	14.00	10.60
19,800	1,650	1,100	41.69	32.23	27.83	17.93	15.40	11.66
21,600	1,800	1,200	45.48	35.16	30.36	19.56	16.80	12.72
23,400	1,950	1,300	49.27	38.09	32.89	21.19	18.20	13.78
25,200	2,100	1,400	53.06	41.02	35.42	22.82	19.60	14.84
27,000	2,250	1,500	56.85	43.95	37.95	24.45	21.00	15.90
28,800	2,400	1,600	60.64	46.88	40.48	26.08	22.40	16.96
30,600	2,550	1,700	64.43	49.81	43.01	27.71	23.80	18.02
32,400	2,700	1,800	68.22	52.74	45.54	29.34	25.20	19.08
34,200	2,850	1,900	72.01	55.67	48.07	30.97	26.60	20.14
36,000	3,000	2,000	75.80	58.60	50.60	32.60	28.00	21.20
37,800	3,150	2,100	79.59	61.53	53.13	34.23	29.40	22.26
39,600	3,300	2,200	83.38	64.46	55.66	35.86	30.80	23.32
41,400	3,450	2,300	87.17	67.39	58.19	37.49	32.20	24.38
43,200	3,600	2,400	90.96	70.32	60.72	39.12	33.60	25.44
45,000	3,750	2,500	94.75	73.25	63.25	40.75	35.00	26.50
46,800	3,900	2,600	98.54	76.18	65.78	42.38	36.40	27.56
48,600	4,050	2,700	102.33	79.11	68.31	44.01	37.80	28.62
50,400	4,200	2,800	106.12	82.04	70.84	45.64	39.20	29.68
52,200	4,350	2,900	109.91	84.97	73.37	47.27	40.60	30.74
54,000	4,500	3,000	113.70	87.90	75.90	48.90	42.00	31.80
55,800	4,650	3,100	117.49	90.83	78.43	50.53	43.40	32.86
57,600	4,800	3,200	121.28	93.76	80.96	52.16	44.80	33.92
59,400	4,950	3,300	125.07	96.69	83.49	53.79	46.20	34.98
61,200	5,100	3,400	128.86	99.62	86.02	55.42	47.60	36.04
63,000	5,250	3,500	132.65	102.55	88.55	57.05	49.00	37.10
64,800	5,400	3,600	136.44	105.48	91.08	58.68	50.40	38.16
66,600	5,550	3,700	140.23	108.41	93.61	60.31	51.80	39.22
68,400	5,700	3,800	144.02	111.34	96.14	61.94	53.20	40.28
70,200	5,850	3,900	147.81	114.27	98.67	63.57	54.60	41.34
72,000	6,000	4,000	151.60	117.20	101.20	65.20	56.00	42.40
73,800	6,150	4,100	155.39	120.13	103.73	66.83	57.40	43.46

LTD Coverage for San Antonio ISD

Option B: Maximum benefit to age 65 for accident and 5 years for sickness

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period Cost Per Month					
			0-3	14-14	30-30	60-60	90-90	180-180
75,600	6,300	4,200	159.18	123.06	106.26	68.46	58.80	44.52
77,400	6,450	4,300	162.97	125.99	108.79	70.09	60.20	45.58
79,200	6,600	4,400	166.76	128.92	111.32	71.72	61.60	46.64
81,000	6,750	4,500	170.55	131.85	113.85	73.35	63.00	47.70
82,800	6,900	4,600	174.34	134.78	116.38	74.98	64.40	48.76
84,600	7,050	4,700	178.13	137.71	118.91	76.61	65.80	49.82
86,400	7,200	4,800	181.92	140.64	121.44	78.24	67.20	50.88
88,200	7,350	4,900	185.71	143.57	123.97	79.87	68.60	51.94
90,000	7,500	5,000	189.50	146.50	126.50	81.50	70.00	53.00
91,800	7,650	5,100	193.29	149.43	129.03	83.13	71.40	54.06
93,600	7,800	5,200	197.08	152.36	131.56	84.76	72.80	55.12
95,400	7,950	5,300	200.87	155.29	134.09	86.39	74.20	56.18
97,200	8,100	5,400	204.66	158.22	136.62	88.02	75.60	57.24
99,000	8,250	5,500	208.45	161.15	139.15	89.65	77.00	58.30
100,800	8,400	5,600	212.24	164.08	141.68	91.28	78.40	59.36
102,600	8,550	5,700	216.03	167.01	144.21	92.91	79.80	60.42
104,400	8,700	5,800	219.82	169.94	146.74	94.54	81.20	61.48
106,200	8,850	5,900	223.61	172.87	149.27	96.17	82.60	62.54
108,000	9,000	6,000	227.40	175.80	151.80	97.80	84.00	63.60
109,800	9,150	6,100	231.19	178.73	154.33	99.43	85.40	64.66
111,600	9,300	6,200	234.98	181.66	156.86	101.06	86.80	65.72
113,400	9,450	6,300	238.77	184.59	159.39	102.69	88.20	66.78
115,200	9,600	6,400	242.56	187.52	161.92	104.32	89.60	67.84
117,000	9,750	6,500	246.35	190.45	164.45	105.95	91.00	68.90
118,800	9,900	6,600	250.14	193.38	166.98	107.58	92.40	69.96
120,600	10,050	6,700	253.93	196.31	169.51	109.21	93.80	71.02
122,400	10,200	6,800	257.72	199.24	172.04	110.84	95.20	72.08
124,200	10,350	6,900	261.51	202.17	174.57	112.47	96.60	73.14
126,000	10,500	7,000	265.30	205.10	177.10	114.10	98.00	74.20
127,800	10,650	7,100	269.09	208.03	179.63	115.73	99.40	75.26
129,600	10,800	7,200	272.88	210.96	182.16	117.36	100.80	76.32
131,400	10,950	7,300	276.67	213.89	184.69	118.99	102.20	77.38
133,200	11,100	7,400	280.46	216.82	187.22	120.62	103.60	78.44
135,000	11,250	7,500	284.25	219.75	189.75	122.25	105.00	79.50
136,800	11,400	7,600	288.04	222.68	192.28	123.88	106.40	80.56
138,600	11,550	7,700	291.83	225.61	194.81	125.51	107.80	81.62
140,400	11,700	7,800	295.62	228.54	197.34	127.14	109.20	82.68
142,200	11,850	7,900	299.41	231.47	199.87	128.77	110.60	83.74
144,000	12,000	8,000	303.20	234.40	202.40	130.40	112.00	84.80