



The Standard[®]
Positively different.



Voluntary Long Term Disability Insurance for Educators and Administrators

SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

Answers to your questions about coverage from Standard Insurance Company



About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Long Term Disability (LTD) insurance coverage for educators and administrators offered to eligible employees. It is not intended to provide a detailed description of the coverage.

If coverage becomes effective and you become insured, you will receive a *certificate* containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, restrictions and terminating events. The controlling provisions will be in the *group policy*. Neither this booklet nor the *certificate* modify the *group policy* or the insurance coverage in any way.

Please note that defined terms and provisions from the *group policy* are italicized in this booklet.

Features of the group Voluntary LTD coverage may vary by state. If you have additional questions about the group Voluntary LTD coverage for educators and administrators, please contact your Employee Benefits Representative.



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Voluntary Long Term Disability Insurance Features

Chances are you already purchase home, auto and life insurance to protect yourself against the threat of loss. And you probably have health insurance to guard against costly medical bills.

So, what steps have you taken to help shield yourself, your lifestyle and those who count on you from an unexpected loss of income? Would you be able to meet your financial obligations if you became *disabled* and unable to work?

Group Long Term Disability (LTD) insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or *injury*. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

By sponsoring group Voluntary LTD insurance for educators and administrators from Standard Insurance Company, your *employer* offers you an excellent opportunity to help protect yourself and your lifestyle.

The advantages to you include:

Convenience – With premiums deducted directly from your paycheck, you do not have to worry about mailing monthly payments.

Peace of Mind – You can take comfort and satisfaction in knowing that you have taken a step toward securing your income during a period of a covered *disability*.

Commonly Asked Questions

The following information provides details to give you a better understanding of the group Voluntary LTD insurance for educators and administrators available from The Standard.

When does my insurance coverage become effective?

Your coverage becomes effective on:

- The date you become eligible if you apply on or before that date; or
- The date you apply if you apply within 31 days after you become eligible.

In every case, you must also meet an *active work* requirement before your insurance becomes effective.

If you do not apply for this coverage within 31 days after becoming eligible, and later decide to do so, you must wait until your *employer* holds an annual enrollment.

Will I have to provide information regarding my medical history to become insured?

The Standard does not require medical history information to become insured under this Voluntary LTD insurance plan at initial and annual enrollments. If applicable, *evidence of insurability* satisfactory to The Standard may be required for reinstatement of terminated coverage.

When am I considered disabled?

Own Occupation Period: During the *benefit waiting period* and the *own occupation period*, you are 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 *indexed predisability earnings* when working in your *own occupation*.

You are not *disabled* merely because your right to perform your *own occupation* is restricted, including a restriction or loss of license.

During the *own occupation period* you may work in another occupation while you meet the *own occupation definition of disability*. However, you will no longer be *disabled* when your *work earnings* from another occupation meet or exceed 80% of your *indexed predisability earnings*.

Any Occupation Period: Thereafter, you are 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 *any occupation* which you are able to perform, whether due to education, training or experience:

- Which is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of your *indexed predisability earnings* within 12 months following your return to work, regardless of whether you are working in that or any other occupation.

How is the LTD benefit amount calculated?

You select the amount of your *LTD Benefit* when you enroll for coverage in the plan. The dollar amount selected must be a multiple of \$100 from a minimum of \$200 to a maximum of \$8,000 or 66 2/3 percent of your monthly *predisability earnings*. This amount is then reduced by other income you receive or are eligible to receive while *LTD benefits* are payable. This other income is referred to as *deductible income*.

In the following example, the *LTD benefit* amount selected is \$3,000. If your monthly earnings (or *predisability earnings*) before becoming *disabled* were \$4,500 and you now receive a monthly Social Security disability benefit of \$600 and a monthly state disability benefit of \$200, your monthly *LTD benefit* would be calculated as follows:

Insured <i>predisability earnings</i>	\$4,500
<i>LTD benefit</i> before <i>deductible income</i>	\$3,000
Less Social Security disability benefit	– \$600
Less state disability income benefit	– \$200
Amount of <i>LTD benefit</i>	\$2,200

What is deductible income?

Deductible income is income you receive or are eligible to receive while *LTD benefits* are payable.

During the first 12 months of disability, *deductible income* includes but is not limited to:

- Benefits under any workers' compensation law or similar law
- Amounts due from your *employer's* sabbatical leave plan, or similar leave of absence plan, less the cost of paying a substitute teacher if required to do so
- Amounts due from your *employer's* assault leave plan, or similar leave of absence plan, paid as a result of your being physically assaulted while acting in your official capacity
- Earnings from work activity while you are *disabled*, plus the earnings you could receive if you worked as much as you are able to considering your *disability*
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

After 12 months of disability, *deductible income* includes but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation including donated amounts paid by your *employer*
- 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
- Disability benefits from any other group insurance
- Disability or retirement benefits under 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 worked as much as you are able to considering your *disability*
- Earnings or compensation included in your *predisability earnings* and which you receive or are eligible to receive while *LTD benefits* are payable
- Amounts due from or on behalf of a third party because of your *disability*, whether by judgment, settlement or other method
- Amounts due from your *employer's* sabbatical leave plan, or similar leave of absence plan, less the cost of paying a substitute teacher if required to do so
- Amounts due from your *employer's* assault leave plan, or similar leave of absence plan, paid as a result of your being physically assaulted while acting in your official capacity
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Exceptions to *deductible income* include but are not limited to:

- Any cost of living increase in any *deductible income* other than *work earnings*, if the increase becomes effective while you are *disabled* and while you are eligible for the *deductible income*
- Reimbursement for hospital, medical, or surgical expense
- Reasonable attorneys fees incurred in connection with a claim for *deductible income*

- Benefits from any individual disability insurance policy
- Early retirement benefits under the Federal Social Security Act which are not actually received
- Group credit or mortgage disability insurance benefits
- Accelerated death benefits paid under a life insurance policy
- Any contract or escrow earnings earned from your *employer* for work performed during the regular, contracted school year, but paid during the summer
- Benefits from the following: profit sharing plan; thrift or savings plan; deferred compensation plan; plan under IRC Section 401(k), 408(k), 408(p), or 457; individual retirement account (IRA); tax sheltered annuity (TSA) under IRC Section 403(b); stock ownership plan; or Keogh (HR-10) plan

What are some of the other features and services provided with this coverage?

The following features and services are provided:

- It covers *disabilities* that occur 24 hours a day, both on and off the job.
- You make premium payments through payroll deduction.
- If premium payments are made with “after-tax” dollars, *LTD benefits* are federally tax-free under current federal tax law.
- If your *employer* makes an approved work-site modification that enables you to return to work while *disabled*, The Standard will reimburse your *employer* up to a pre-approved amount for some or all of the cost of the modification.
- While *LTD benefits* are payable, you may qualify to participate in a *rehabilitation plan* that prepares you to return to work. If you qualify, The Standard may pay for return to work expenses you incur, such as job search, training and education and *family care expenses*.
- While *LTD benefits* are payable, The Standard will waive payment of premium for your insurance.
- If you die while *LTD benefits* are payable, and on the date you die you have been continuously *disabled* for at least 180 days, a *survivors benefit* equal to three times your unreduced *LTD benefit* may be payable. Any *survivors benefit* payable will first be applied to any overpayment of your claim due to The Standard.
- If you are hospitalized as an inpatient and charged for room and board for at least four hours during the *benefit waiting period*, the *benefit waiting period* will be satisfied and benefits become payable on the date of hospitalization. **This feature is included only on Voluntary LTD insurance coverage for educators and administrators plans with 0 day accident/3 day sickness, 14 day accident/14 day sickness, or 30 day accident/30 day sickness, benefit waiting periods.¹**
- If you are severely disabled, as determined by The Standard according to your *group policy*, the *Lifetime Security Benefit* extends your *LTD benefits* beyond the regular LTD maximum benefit period while you remain severely *disabled*. **This feature is included only on Voluntary LTD insurance coverage for educators and administrators plans with a maximum benefit period to age 65 for both accident and sickness.¹**

¹ Accident means for *disability* caused by accidental *injury*. Sickness means for *disability* caused by *physical disease, pregnancy or mental disorder*.

- During the first 24 months immediately after you return to work from your *disability*, your *work earnings* may be adjusted for *family care expenses* you pay to a licensed care provider for the care of your *family* which is necessary in order for you to work. The adjustment caps at \$250 per *family member* or \$500 for all *family members* per month. *Family member* includes your child (age 11 and younger) or your child (age 12 and older), spouse, parent, grandparent, sibling, or other close *family member* residing in your home who is incapable of self-sustaining employment due to mental retardation or physical handicap, and is dependent upon you for support and maintenance.
- As a result of an accident, if you suffer a *loss* as defined under the *group policy*, you will be considered *disabled* for the applicable *minimum benefit period*, even if this causes *LTD benefits* to be paid beyond the end of the *maximum benefit period*.
- A fast and safe payment method of The Standard Secure CardSM which offers bank debit card-style convenience for monthly *LTD benefit* payment delivery.

What exclusions apply to this coverage?

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

What plan limitations apply to this coverage?

LTD 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 *indexed predisability earnings*, but you elect not to work; during the first 24 months after the end of the *benefit waiting period* the responsibility to work is limited to work in your *own occupation*; thereafter, the responsibility to work includes work in *any occupation*
- 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 a specified period of time, and you have been *actively at work* for at least one full day after the end of the specified period

What is a preexisting condition?

At any time during a specified period just before your insurance becomes effective, a *preexisting condition* is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which you 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.

In addition, payment of *LTD benefits* is limited in duration in the following situations:

- You reside outside of the United States or Canada
- Your *disability* is caused or contributed to by *mental disorders, substance abuse* or *other limited conditions*, including but not limited to chronic fatigue conditions, allergy or sensitivity to chemicals or the environment, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder

When does my insurance coverage end?

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while *disabled*)
- The date your employment terminates
- The date the *group policy* terminates
- The date you cease to be a *member*; however, insurance may continue for limited periods under certain circumstances
- If applicable, the date your *employer* ceases to participate under the *group policy*

How do I apply?

To apply for Voluntary LTD insurance coverage for educators and administrators, use Benefit Harbor's online enrollment tool during the Annual Enrollment Period. New Employees may apply for Voluntary LTD insurance coverage within 31 days of becoming eligible for insurance by contacting the Employee Benefit and Risk Management Department at (210) 554-8660 for enrollment assistance.

Additional Questions?

If you have any additional questions, please contact your Employee Benefits Representative at (210) 554-8660.

Standard Insurance Company

Standard Insurance Company has earned a solid reputation for its quality products, expert resources, superior service, steady growth, innovation and strong financial performance. Founded in 1906, Standard Insurance Company is a leader in the group disability, life and dental insurance market, while also offering individual disability and retirement plans for groups and individuals.

For more information about group Voluntary LTD insurance coverage for educators and administrators, or for assistance, please contact your Employee Benefit and Risk Management Department.



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