



TheStandard®



## Voluntary Short Term Disability Coverage Highlights Transport Workers Union of America/Air Transport Division

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### Voluntary Short Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Short Term Disability (STD) Employee Brochure included in your packet or check with your human resources representative.

### Plan Effective Date

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

### Eligibility

To become insured, you must be:

- A regular employee of the *employer* who is either:
  - An employee of Transport Workers of America; or
  - An employee of any other *employer* and a member in good standing of the *policyholder*; and
- *Actively at work* at least 20 hours each week (for purposes of the *member* definition, *actively at work* will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of *active work* on those days); and
- A citizen or resident of the United States or Canada.

*Employer* means any employer with employees who are members of the *policyholder* and which has elected coverage under the *group policy*.

### Employee Coverage Effective Date

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

- Eligibility requirements
- An *eligibility waiting period*
- An *evidence of insurability* requirement
- An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 full day of *active work* as an eligible employee.

### Benefit Amount

50 percent of the first \$8,000 of your *predisability earnings* reduced by *deductible income*. Please contact your human resources representative for information regarding what is included in *predisability earnings*.

Plan Maximum Weekly Benefit: \$4,000

Plan Minimum Weekly Benefit: \$15

Benefits received under this group insurance plan will be offset by benefits received under another group insurance plan and other *deductible income*. For additional information about *deductible income* please review your Group Insurance Certificate.

### Benefit Waiting Period

The *benefit waiting period* is the period of time that you must be continuously *disabled* before benefits become payable.

Under this plan, the longer of (A) the period of sick leave for which you are eligible, or (B) 7 days of continuous *disability*. If an employee elects coverage more than 31 days after initially becoming eligible, during the first 12 months of coverage there is a benefit waiting period of 60 days for *disability* due to *physical disease, pregnancy* or *mental disorder*.

### Maximum Benefit Period

If you become *disabled*, benefits may continue during *disability* up to 26 weeks. If you are eligible to receive benefits under an *employer-sponsored* Long Term Disability (LTD) plan, *STD benefits* will cease to be payable when *LTD benefits* begin.

### When Benefits End

*STD 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 group disability insurance plan under which you become insured through employment during a period of *temporary recovery*
- The date LTD benefits become payable to you under an *employer-sponsored* LTD plan
- The date you fail to provide proof of continued *disability* and entitlement to benefits

### STD Rate

Your monthly premium cost is \$19.66. This amount will be deducted from your paycheck.

### 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.