

Short-term Disability Insurance

Summary of Benefits Standard Insurance Company

Provision	Policy Coverage
<i>Maximum Benefit Amount</i>	Maximum weekly benefit: \$1,500 before reduction by Deductible Income
<i>Benefit Percentage as elected by employer</i>	60% of the first \$2,500 of your weekly Predisability Earnings, reduced by Deductible Income. 66 2/3% of the first \$2,250 of your weekly Predisability Earnings, reduced by Deductible Income. 70% of the first \$2,143 of your weekly Predisability Earnings, reduced by Deductible Income.
<i>Benefit Waiting Period</i>	7, 14 or 30 days, as elected by employer
<i>Benefit Duration (Maximum Benefit Period)</i>	60 or 90 days, as elected by employer
<i>When Your Coverage Ends</i>	STD Benefits end on the earliest of: the date you are no longer disabled or fail to provide proof of your disability; the date your Maximum Benefit Period ends; the date benefits become payable under an LTD plan; the date benefits become payable under any other disability plan under which you become insured through employment during a period of temporary recovery; or the date you die.
<i>Continuity of Coverage</i>	The Continuity of Coverage provision ensures that employees not actively at work will not lose coverage as a result of a change from their current plan to the OEBC plan.
<i>When Employee May Apply</i>	Application for coverage will be allowed only: <ul style="list-style-type: none"> - Within 31 days following eligibility. - During OEBC's annual enrollment period. - Within 31 days following a family status change.
<i>Late Enrollment Penalty</i>	If employee applied for coverage more than 31 days after becoming eligible and has been insured for fewer than 12 months, the Benefit Waiting Period for a non-injury disability will be 60 days. (The Late Enrollment Penalty also will apply to an employee who allows coverage to lapse and later wishes to re-enroll.) Evidence of insurability is never required to become insured for STD coverage.

<i>Definition of Disability</i>	An employee must be unable to perform the material duties of his/her own occupation, or suffer an earnings loss of at least 15% while working in own occupation.
<i>Integration with Work Earnings in the Return to Work Incentive</i>	Earnings from any employer will be used to reduce the amount of the STD benefit to the extent that the work earnings exceed 100% of the employee's Predisability Earnings when added to the STD benefit (100% backdoor integration).
<i>Work Earnings Definition in Return to Work Incentive</i>	Earnings from work during disability also includes sick pay, vacation pay, annual or personal leave pay or other salary continuation earned or accrued while working. It does not include earnings the disabled employee could receive if the employee worked as much as able.
<i>Reasonable Accommodation Benefit</i>	Reimburses employer for reasonable accommodations which allow a disabled employee to return to work.
<i>Rehabilitation Plan Benefit</i>	Reimburses employee for expenses incurred in an attempt to return to work (training/education; family care; job-related; job search).
<i>Temporary Recovery</i>	After STD benefits become payable, employee may temporarily recover for up to a total of 30 days without having to serve a new Benefit Waiting Period.
<i>Deductible Income</i>	<p>STD benefits will be reduced by the following:</p> <ul style="list-style-type: none"> • Sick leave pay, annual or personal leave pay, severance pay or other salary continuation the employee elects to receive, to the extent that it exceeds 100% of Predisability Earnings when added to the STD benefit (100% backdoor integration) • Work earnings to the extent that it exceeds 100% of Predisability Earnings when added to the STD benefit (100% backdoor integration) • State disability income and similar benefits that the employee is eligible to receive • Disability benefits under another group insurance plan that the employee is eligible to receive • Disability or retirement benefits the employee is eligible to receive under the employer's retirement plan (including PERS, STRS, and a plan arranged by a union or employee association) • Earnings including in Predisability Earnings that the employee is eligible to receive while disabled • Unemployment compensation and similar benefits that the employee is eligible to receive • Amounts employee is eligible to receive from a third party as a result of the disability • Amounts received by compromise, settlement or other method as a result of a claim for any of the above

<i>Exclusions</i>	<p>Disabilities caused or contributed to by any of the following are not covered:</p> <ul style="list-style-type: none"> • War • Intentionally self-inflicted injury • Employment for wage or profit • Commission of an assault or felony, or active participation in a violent disorder or riot
<i>Limitations</i>	<p>No STD benefits are payable:</p> <ul style="list-style-type: none"> • If not under the care of a physician in the appropriate specialty • If eligible to receive workers' compensation benefits for the disability • While imprisoned • While not participating in a course of medical treatment or vocational training or education (unless prevented by the disability)
<i>Predisability Earnings Definition</i>	<p>Predisability Earnings means the employee's weekly rate of earnings in effect on the employee's last full day of active work, and includes deferred compensation, shift differential pay, and amounts contributed to fringe benefits under a Section 125 plan. Earnings do not include bonuses, commissions, overtime pay, stock options or stock bonuses, employer contributions to deferred compensation or any other extra compensation.</p> <p>Predisability Earnings for employees on an annual contract is 1/52nd of the annual contract salary.</p> <p>Predisability Earnings for hourly employees who do not have a regular work schedule is the employee's hourly pay rate times the average number of hours the employee worked per week during the preceding year (but not more than 40 per week).</p>
<i>Notice of Rate Change</i>	<p>The Standard will provide a 210-day notice to OEGB of any change in premium rates.</p>