

---

---

## ***The Standard Long Term Disability***

---

---

**Effective Date:** July 1, 2011

<b>Description of who receives coverage</b>	Employee working 30 hours or more each week
<b>Monthly Benefit</b>	60% of covered earnings
<b>Maximum LTD Benefit</b>	\$5,000
<b>Minimum LTD Benefit</b>	\$100
<b>Elimination Period</b>	90 days

**Maximum Benefit Duration (*determined by your age when Disability begins*)**

<b><u>Age</u></b>	<b><u>Maximum Benefit Period</u></b>
61 or younger	To age 65, or 3 years 6 months, if longer
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 or older	1 year

**Contributions** Employer pays premium (*no cost to employee*)

**General Information-**

- You are considered disabled if you cannot perform your own occupation or any occupation.
  
- LTD benefits end 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 LTD benefits

**Waiver of Premium-** Payment of premium will be waived while LTD benefits are payable.

If you should have questions about a claim, please contact **The Standard Insurance Company at 1.800.368.1135.**