
The Standard Long Term Disability

Effective Date: July 1, 2009

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

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

<u>Age</u>	<u>Maximum Benefit Period</u>
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 800-368-1135.**