

The Standard Short-Term Disability



Benefits at a Glance for the County of Culpeper

Group Policy # 648826
Effective Date July 1, 2011

Group Short Term Disability Insurance

Group Short Term Disability (STD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of weekly earnings in the event of a covered disability.

The cost of this insurance is paid by the County of Culpeper.

Eligibility

Eligible Employee

All full time benefit eligible employees may obtain coverage. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the date they become an eligible employee.

Benefits

Weekly Benefit

60 percent of the first \$1,667 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Weekly Benefit

\$1,000

Minimum Weekly Benefit

\$25

Waiting Period Before Benefits Become Payable

Fourteen days for disability caused by accidental injury and fourteen days for disability caused by physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while STD benefits are payable, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee's own occupation and the employee suffers a loss of at least 20 percent of weekly earnings when working in the employee's own occupation. The employee is not disabled when they are earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

90 days

Other Features & Services

- Return to Work Responsibility and Incentive
- Temporary Recovery Provision
- Reasonable Accommodation Expense Benefit

This information is only a brief description of the group STD insurance policy sponsored by the County of Culpeper. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.