



Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through the Midway Independent School District. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your human resources representative.

Employer Plan Effective Date

A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary LTD coverage can become effective. This level of participation has been agreed upon by the Midway Independent School District and The Standard.

Eligibility

To become insured, you must be:

- A regular employee of the Midway Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- Actively at work at least 15 hours each week
- A citizen or resident of the United States or Canada

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 (check with your human resources representative)
- An evidence of insurability requirement, if applicable
- 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 one full day of active work as an eligible employee.

Benefit Amount

You may select a monthly benefit amount in \$100 increments from \$200 to \$8,000; based on the tables and guidelines presented in the Rates section of these Coverage Highlights. The monthly benefit amount must not exceed 66 2/3 percent of your monthly earnings.

Plan Maximum Monthly Benefit: 66 2/3 percent of predisability earnings

Plan Minimum Monthly Benefit: 25 percent of your LTD benefit before reduction by deductible income

Benefit Waiting Period and Maximum Benefit Period

The benefit waiting period is the period of time that you must be continuously disabled before benefits become payable. Benefits are not payable during the benefit waiting period. The maximum benefit period is the period for which benefits are payable. The benefit waiting period and maximum benefit period associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	7 days	7 days	To Age 65 for both Sickness & Accident
2	14 days	14 days	To Age 65 for both Sickness & Accident
3	30 days	30 days	To Age 65 for both Sickness & Accident
4	60 days	60 days	To Age 65 for both Sickness & Accident
5	90 days	90 days	To Age 65 for both Sickness & Accident
6	180 days	180 days	To Age 65 for both Sickness & Accident

Options 1-6: Maximum Benefit Period To Age 65 for Sickness and Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
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+	1 year

First Day Hospital Benefit

With this benefit, if an insured employee is hospital confined for at least four hours, is admitted as an inpatient and is charged room and board during the benefit waiting period, the benefit waiting period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with benefit waiting periods of 30 days or less.

Preexisting Condition Exclusion

A detailed description of the preexisting condition exclusion is included in the Group Policy. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

Preexisting Condition Waiver

The Standard may pay benefits for up to 90 days even if you have a preexisting condition. After 90 days, The Standard will continue benefits only if the preexisting condition exclusion does not apply.

Own Occupation Period

For the plan’s definition of disability, as described in your brochure, the own occupation period is the first 24 months for which LTD benefits are paid.

Any Occupation Period

The any occupation period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

Other LTD Features

- **Employee Assistance Program (EAP)** – This program offers support, guidance and resources that can help an employee resolve personal issues and meet life’s challenges.
- **Family Care Expense Adjustment** – Disabled employees faced with the added expense of family care when returning to work may receive combined income from LTD benefits and work earnings in excess of 100 percent of indexed predisability earnings during the first 12 months immediately after a disabled employee’s return to work.
- **Special Dismemberment Provision** – If an employee suffers a lost as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard’s prior approval, this benefit allows us to pay up to \$25,000 of an employer’s expenses toward work-site modifications that result in a disabled employee’s return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family’s financial need in the event of the employee’s death.
- **Return to Work (RTW) Incentive** – The Standard’s RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee’s LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard’s prior approval, rehabilitation incentives may include training and education expense, family (child and elder) care expenses, and job-related and job search expenses.
- **Lifetime Security Benefit** – If you are severely disabled, as determined by The Standard according to your group policy, the Lifetime Security Benefit extends your LTD benefits beyond the regular LTD maximum benefit period while you remain severely disabled.

When Benefits End

LTD 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 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 benefits

Rates

Employees can select a monthly LTD benefit ranging from a minimum of \$200 to a maximum amount based on how much they earn. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period:

1. Find the maximum LTD benefit by locating the amount of your earnings in either the Annual Earnings or Monthly Earnings column. The LTD benefit amount shown associated with these earnings is the maximum amount you can receive. If your earnings fall between two amounts, you must select the lower amount.
2. Select the desired monthly LTD benefit between the minimum of \$200 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
3. In the same row, select the desired benefit waiting period to see the monthly cost for that selection.

If you have questions regarding how to determine your monthly LTD benefit, the benefit waiting period, or the premium payment of your desired benefit, please contact your human resources representative.

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.

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			7-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	7.24	6.64	5.52	3.85	3.33	2.49
5,400	450	300	10.87	9.96	8.29	5.78	4.99	3.74
7,200	600	400	14.49	13.28	11.05	7.70	6.66	4.98
9,000	750	500	18.11	16.60	13.81	9.63	8.32	6.23
10,800	900	600	21.73	19.92	16.57	11.55	9.99	7.48
12,600	1,050	700	25.36	23.24	19.33	13.48	11.65	8.72
14,400	1,200	800	28.98	26.56	22.10	15.40	13.32	9.97
16,200	1,350	900	32.60	29.88	24.86	17.33	14.98	11.22
18,000	1,500	1,000	36.22	33.20	27.62	19.25	16.65	12.46
19,800	1,650	1,100	39.85	36.52	30.38	21.18	18.31	13.71
21,600	1,800	1,200	43.47	39.84	33.15	23.10	19.98	14.95
23,400	1,950	1,300	47.09	43.16	35.91	25.03	21.64	16.20
25,200	2,100	1,400	50.71	46.48	38.67	26.95	23.31	17.45
27,000	2,250	1,500	54.33	49.80	41.43	28.88	24.97	18.69
28,800	2,400	1,600	57.96	53.12	44.19	30.80	26.64	19.94
30,600	2,550	1,700	61.58	56.44	46.96	32.73	28.30	21.19
32,400	2,700	1,800	65.20	59.76	49.72	34.65	29.96	22.43
34,200	2,850	1,900	68.82	63.08	52.48	36.58	31.63	23.68
36,000	3,000	2,000	72.45	66.40	55.24	38.50	33.29	24.92
37,800	3,150	2,100	76.07	69.72	58.00	40.43	34.96	26.17
39,600	3,300	2,200	79.69	73.04	60.77	42.35	36.62	27.42
41,400	3,450	2,300	83.31	76.36	63.53	44.28	38.29	28.66
43,200	3,600	2,400	86.94	79.68	66.29	46.20	39.95	29.91
45,000	3,750	2,500	90.56	83.00	69.05	48.13	41.62	31.16
46,800	3,900	2,600	94.18	86.32	71.81	50.05	43.28	32.40
48,600	4,050	2,700	97.80	89.64	74.58	51.98	44.95	33.65
50,400	4,200	2,800	101.42	92.96	77.34	53.90	46.61	34.89
52,200	4,350	2,900	105.05	96.28	80.10	55.83	48.28	36.14
54,000	4,500	3,000	108.67	99.60	82.86	57.75	49.94	37.39
55,800	4,650	3,100	112.29	102.92	85.63	59.68	51.61	38.63
57,600	4,800	3,200	115.91	106.24	88.39	61.60	53.27	39.88
59,400	4,950	3,300	119.54	109.56	91.15	63.53	54.94	41.12
61,200	5,100	3,400	123.16	112.88	93.91	65.45	56.60	42.37
63,000	5,250	3,500	126.78	116.20	96.67	67.38	58.26	43.62
64,800	5,400	3,600	130.40	119.52	99.44	69.30	59.93	44.86
66,600	5,550	3,700	134.03	122.84	102.20	71.23	61.59	46.11
68,400	5,700	3,800	137.65	126.16	104.96	73.15	63.26	47.36
70,200	5,850	3,900	141.27	129.48	107.72	75.08	64.92	48.60
72,000	6,000	4,000	144.89	132.80	110.48	77.00	66.59	49.85

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			7-7	14-14	30-30	60-60	90-90	180-180
73,800	6,150	4,100	148.51	136.12	113.25	78.93	68.25	51.09
75,600	6,300	4,200	152.14	139.44	116.01	80.85	69.92	52.34
77,400	6,450	4,300	155.76	142.76	118.77	82.78	71.58	53.59
79,200	6,600	4,400	159.38	146.08	121.53	84.70	73.25	54.83
81,000	6,750	4,500	163.00	149.40	124.29	86.63	74.91	56.08
82,800	6,900	4,600	166.63	152.72	127.06	88.55	76.58	57.33
84,600	7,050	4,700	170.25	156.04	129.82	90.48	78.24	58.57
86,400	7,200	4,800	173.87	159.36	132.58	92.40	79.91	59.82
88,200	7,350	4,900	177.49	162.68	135.34	94.33	81.57	61.06
90,000	7,500	5,000	181.12	166.01	138.11	96.26	83.24	62.31
91,800	7,650	5,100	184.74	169.33	140.87	98.18	84.90	63.56
93,600	7,800	5,200	188.36	172.65	143.63	100.11	86.56	64.80
95,400	7,950	5,300	191.98	175.97	146.39	102.03	88.23	66.05
97,200	8,100	5,400	195.60	179.29	149.15	103.96	89.89	67.29
99,000	8,250	5,500	199.23	182.61	151.92	105.88	91.56	68.54
100,800	8,400	5,600	202.85	185.93	154.68	107.81	93.22	69.79
102,600	8,550	5,700	206.47	189.25	157.44	109.73	94.89	71.03
104,400	8,700	5,800	210.09	192.57	160.20	111.66	96.55	72.28
106,200	8,850	5,900	213.72	195.89	162.96	113.58	98.22	73.53
108,000	9,000	6,000	217.34	199.21	165.73	115.51	99.88	74.77
109,800	9,150	6,100	220.96	202.53	168.49	117.43	101.55	76.02
111,600	9,300	6,200	224.58	205.85	171.25	119.36	103.21	77.26
113,400	9,450	6,300	228.20	209.17	174.01	121.28	104.88	78.51
115,200	9,600	6,400	231.83	212.49	176.77	123.21	106.54	79.76
117,000	9,750	6,500	235.45	215.81	179.54	125.13	108.21	81.00
118,800	9,900	6,600	239.07	219.13	182.30	127.06	109.87	82.25
120,600	10,050	6,700	242.69	222.45	185.06	128.98	111.53	83.50
122,400	10,200	6,800	246.32	225.77	187.82	130.91	113.20	84.74
124,200	10,350	6,900	249.94	229.09	190.58	132.83	114.86	85.99
126,000	10,500	7,000	253.56	232.41	193.35	134.76	116.53	87.23
127,800	10,650	7,100	257.18	235.73	196.11	136.68	118.19	88.48
129,600	10,800	7,200	260.81	239.05	198.87	138.61	119.86	89.73
131,400	10,950	7,300	264.43	242.37	201.63	140.53	121.52	90.97
133,200	11,100	7,400	268.05	245.69	204.40	142.46	123.19	92.22
135,000	11,250	7,500	271.67	249.01	207.16	144.38	124.85	93.47
136,800	11,400	7,600	275.29	252.33	209.92	146.31	126.52	94.71
138,600	11,550	7,700	278.92	255.65	212.68	148.23	128.18	95.96
140,400	11,700	7,800	282.54	258.97	215.44	150.16	129.85	97.20
142,200	11,850	7,900	286.16	262.29	218.21	152.08	131.51	98.45
144,000	12,000	8,000	289.78	265.61	220.97	154.01	133.18	99.70