



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 Martin's Mill ISD. 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

The group policy effective date is September 1, 2011.

Eligibility

To become insured, you must be:

- A regular employee of the Martin's Mill ISD, 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 of the first day of the month that follows the date you become an eligible employee
- 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.

Benefits are payable for non-occupational disabilities only. Occupational disabilities are not covered.

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

Plan Minimum Monthly Benefit: 10 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	0 days	7 days	3 Years for Sickness & To Age 65 for Accident
2	14 days	14 days	3 Years for Sickness & To Age 65 for Accident
3	30 days	30 days	3 Years for Sickness & To Age 65 for Accident
4	60 days	60 days	3 Years for Sickness & To Age 65 for Accident
5	90 days	90 days	3 Years for Sickness & To Age 65 for Accident
6	180 days	180 days	3 Years for Sickness & To Age 65 for Accident
7	0 days	7 days	To Age 65 for both Sickness and Accident
8	14 days	14 days	To Age 65 for both Sickness and Accident
9	30 days	30 days	To Age 65 for both Sickness and Accident
10	60 days	60 days	To Age 65 for both Sickness and Accident
11	90 days	90 days	To Age 65 for both Sickness and Accident
12	180 days	180 days	To Age 65 for both Sickness and Accident

Options 1-6: Maximum Benefit Period of 3 years for Sickness

If you become disabled before age 64, LTD benefits may continue during disability for 3 years. If you become disabled at age 64 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months

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

Options 7-12: 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 admitted as a hospital inpatient for at least four hours 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 general description of the preexisting condition exclusion is included in the Group Voluntary Long Term Disability Insurance for Educators and Administrators brochure. 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

For the first 90 days of disability, The Standard will pay full benefits 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 loss 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.

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.

Maximum Benefit Period: 3 Years for Sickness & To Age 65 for Accident

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	5.56	4.56	3.72	3.06	2.56	1.90
5,400	450	300	8.34	6.84	5.58	4.59	3.84	2.85
7,200	600	400	11.12	9.12	7.44	6.12	5.12	3.80
9,000	750	500	13.90	11.40	9.30	7.65	6.40	4.75
10,800	900	600	16.68	13.68	11.16	9.18	7.68	5.70
12,600	1,050	700	19.46	15.96	13.02	10.71	8.96	6.65
14,400	1,200	800	22.24	18.24	14.88	12.24	10.24	7.60
16,200	1,350	900	25.02	20.52	16.74	13.77	11.52	8.55
18,000	1,500	1,000	27.80	22.80	18.60	15.30	12.80	9.50
19,800	1,650	1,100	30.58	25.08	20.46	16.83	14.08	10.45
21,600	1,800	1,200	33.36	27.36	22.32	18.36	15.36	11.40
23,400	1,950	1,300	36.14	29.64	24.18	19.89	16.64	12.35
25,200	2,100	1,400	38.92	31.92	26.04	21.42	17.92	13.30
27,000	2,250	1,500	41.70	34.20	27.90	22.95	19.20	14.25
28,800	2,400	1,600	44.48	36.48	29.76	24.48	20.48	15.20
30,600	2,550	1,700	47.26	38.76	31.62	26.01	21.76	16.15
32,400	2,700	1,800	50.04	41.04	33.48	27.54	23.04	17.10
34,200	2,850	1,900	52.82	43.32	35.34	29.07	24.32	18.05
36,000	3,000	2,000	55.60	45.60	37.20	30.60	25.60	19.00
37,800	3,150	2,100	58.38	47.88	39.06	32.13	26.88	19.95
39,600	3,300	2,200	61.16	50.16	40.92	33.66	28.16	20.90
41,400	3,450	2,300	63.94	52.44	42.78	35.19	29.44	21.85
43,200	3,600	2,400	66.72	54.72	44.64	36.72	30.72	22.80
45,000	3,750	2,500	69.50	57.00	46.50	38.25	32.00	23.75
46,800	3,900	2,600	72.28	59.28	48.36	39.78	33.28	24.70
48,600	4,050	2,700	75.06	61.56	50.22	41.31	34.56	25.65
50,400	4,200	2,800	77.84	63.84	52.08	42.84	35.84	26.60
52,200	4,350	2,900	80.62	66.12	53.94	44.37	37.12	27.55
54,000	4,500	3,000	83.40	68.40	55.80	45.90	38.40	28.50
55,800	4,650	3,100	86.18	70.68	57.66	47.43	39.68	29.45
57,600	4,800	3,200	88.96	72.96	59.52	48.96	40.96	30.40
59,400	4,950	3,300	91.74	75.24	61.38	50.49	42.24	31.35
61,200	5,100	3,400	94.52	77.52	63.24	52.02	43.52	32.30
63,000	5,250	3,500	97.30	79.80	65.10	53.55	44.80	33.25
64,800	5,400	3,600	100.08	82.08	66.96	55.08	46.08	34.20
66,600	5,550	3,700	102.86	84.36	68.82	56.61	47.36	35.15
68,400	5,700	3,800	105.64	86.64	70.68	58.14	48.64	36.10
70,200	5,850	3,900	108.42	88.92	72.54	59.67	49.92	37.05
72,000	6,000	4,000	111.20	91.20	74.40	61.20	51.20	38.00

Maximum Benefit Period: 3 Years for Sickness & To Age 65 for Accident (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
73,800	6,150	4,100	113.98	93.48	76.26	62.73	52.48	38.95
75,600	6,300	4,200	116.76	95.76	78.12	64.26	53.76	39.90
77,400	6,450	4,300	119.54	98.04	79.98	65.79	55.04	40.85
79,200	6,600	4,400	122.32	100.32	81.84	67.32	56.32	41.80
81,000	6,750	4,500	125.10	102.60	83.70	68.85	57.60	42.75
82,800	6,900	4,600	127.88	104.88	85.56	70.38	58.88	43.70
84,600	7,050	4,700	130.66	107.16	87.42	71.91	60.16	44.65
86,400	7,200	4,800	133.44	109.44	89.28	73.44	61.44	45.60
88,200	7,350	4,900	136.22	111.72	91.14	74.97	62.72	46.55
90,000	7,500	5,000	139.00	114.00	93.00	76.50	64.00	47.50
91,800	7,650	5,100	141.78	116.28	94.86	78.03	65.28	48.45
93,600	7,800	5,200	144.56	118.56	96.72	79.56	66.56	49.40
95,400	7,950	5,300	147.34	120.84	98.58	81.09	67.84	50.35
97,200	8,100	5,400	150.12	123.12	100.44	82.62	69.12	51.30
99,000	8,250	5,500	152.90	125.40	102.30	84.15	70.40	52.25
100,800	8,400	5,600	155.68	127.68	104.16	85.68	71.68	53.20
102,600	8,550	5,700	158.46	129.96	106.02	87.21	72.96	54.15
104,400	8,700	5,800	161.24	132.24	107.88	88.74	74.24	55.10
106,200	8,850	5,900	164.02	134.52	109.74	90.27	75.52	56.05
108,000	9,000	6,000	166.80	136.80	111.60	91.80	76.80	57.00
109,800	9,150	6,100	169.58	139.08	113.46	93.33	78.08	57.95
111,600	9,300	6,200	172.36	141.36	115.32	94.86	79.36	58.90
113,400	9,450	6,300	175.14	143.64	117.18	96.39	80.64	59.85
115,200	9,600	6,400	177.92	145.92	119.04	97.92	81.92	60.80
117,000	9,750	6,500	180.70	148.20	120.90	99.45	83.20	61.75
118,800	9,900	6,600	183.48	150.48	122.76	100.98	84.48	62.70
120,600	10,050	6,700	186.26	152.76	124.62	102.51	85.76	63.65
122,400	10,200	6,800	189.04	155.04	126.48	104.04	87.04	64.60
124,200	10,350	6,900	191.82	157.32	128.34	105.57	88.32	65.55
126,000	10,500	7,000	194.60	159.60	130.20	107.10	89.60	66.50
127,800	10,650	7,100	197.38	161.88	132.06	108.63	90.88	67.45
129,600	10,800	7,200	200.16	164.16	133.92	110.16	92.16	68.40
131,400	10,950	7,300	202.94	166.44	135.78	111.69	93.44	69.35
133,200	11,100	7,400	205.72	168.72	137.64	113.22	94.72	70.30
135,000	11,250	7,500	208.50	171.00	139.50	114.75	96.00	71.25
136,800	11,400	7,600	211.28	173.28	141.36	116.28	97.28	72.20
138,600	11,550	7,700	214.06	175.56	143.22	117.81	98.56	73.15
140,400	11,700	7,800	216.84	177.84	145.08	119.34	99.84	74.10
142,200	11,850	7,900	219.62	180.12	146.94	120.87	101.12	75.05
144,000	12,000	8,000	222.40	182.40	148.80	122.40	102.40	76.00

Maximum Benefit Period: To Age 65 for both Sickness and Accident

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	7.56	6.66	5.64	3.66	3.16	2.32
5,400	450	300	11.34	9.99	8.46	5.49	4.74	3.48
7,200	600	400	15.12	13.32	11.28	7.32	6.32	4.64
9,000	750	500	18.90	16.65	14.10	9.15	7.90	5.80
10,800	900	600	22.68	19.98	16.92	10.98	9.48	6.96
12,600	1,050	700	26.46	23.31	19.74	12.81	11.06	8.12
14,400	1,200	800	30.24	26.64	22.56	14.64	12.64	9.28
16,200	1,350	900	34.02	29.97	25.38	16.47	14.22	10.44
18,000	1,500	1,000	37.80	33.30	28.20	18.30	15.80	11.60
19,800	1,650	1,100	41.58	36.63	31.02	20.13	17.38	12.76
21,600	1,800	1,200	45.36	39.96	33.84	21.96	18.96	13.92
23,400	1,950	1,300	49.14	43.29	36.66	23.79	20.54	15.08
25,200	2,100	1,400	52.92	46.62	39.48	25.62	22.12	16.24
27,000	2,250	1,500	56.70	49.95	42.30	27.45	23.70	17.40
28,800	2,400	1,600	60.48	53.28	45.12	29.28	25.28	18.56
30,600	2,550	1,700	64.26	56.61	47.94	31.11	26.86	19.72
32,400	2,700	1,800	68.04	59.94	50.76	32.94	28.44	20.88
34,200	2,850	1,900	71.82	63.27	53.58	34.77	30.02	22.04
36,000	3,000	2,000	75.60	66.60	56.40	36.60	31.60	23.20
37,800	3,150	2,100	79.38	69.93	59.22	38.43	33.18	24.36
39,600	3,300	2,200	83.16	73.26	62.04	40.26	34.76	25.52
41,400	3,450	2,300	86.94	76.59	64.86	42.09	36.34	26.68
43,200	3,600	2,400	90.72	79.92	67.68	43.92	37.92	27.84
45,000	3,750	2,500	94.50	83.25	70.50	45.75	39.50	29.00
46,800	3,900	2,600	98.28	86.58	73.32	47.58	41.08	30.16
48,600	4,050	2,700	102.06	89.91	76.14	49.41	42.66	31.32
50,400	4,200	2,800	105.84	93.24	78.96	51.24	44.24	32.48
52,200	4,350	2,900	109.62	96.57	81.78	53.07	45.82	33.64
54,000	4,500	3,000	113.40	99.90	84.60	54.90	47.40	34.80
55,800	4,650	3,100	117.18	103.23	87.42	56.73	48.98	35.96
57,600	4,800	3,200	120.96	106.56	90.24	58.56	50.56	37.12
59,400	4,950	3,300	124.74	109.89	93.06	60.39	52.14	38.28
61,200	5,100	3,400	128.52	113.22	95.88	62.22	53.72	39.44
63,000	5,250	3,500	132.30	116.55	98.70	64.05	55.30	40.60
64,800	5,400	3,600	136.08	119.88	101.52	65.88	56.88	41.76
66,600	5,550	3,700	139.86	123.21	104.34	67.71	58.46	42.92
68,400	5,700	3,800	143.64	126.54	107.16	69.54	60.04	44.08
70,200	5,850	3,900	147.42	129.87	109.98	71.37	61.62	45.24
72,000	6,000	4,000	151.20	133.20	112.80	73.20	63.20	46.40

Maximum Benefit Period: To Age 65 for both Sickness and Accident (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
73,800	6,150	4,100	154.98	136.53	115.62	75.03	64.78	47.56
75,600	6,300	4,200	158.76	139.86	118.44	76.86	66.36	48.72
77,400	6,450	4,300	162.54	143.19	121.26	78.69	67.94	49.88
79,200	6,600	4,400	166.32	146.52	124.08	80.52	69.52	51.04
81,000	6,750	4,500	170.10	149.85	126.90	82.35	71.10	52.20
82,800	6,900	4,600	173.88	153.18	129.72	84.18	72.68	53.36
84,600	7,050	4,700	177.66	156.51	132.54	86.01	74.26	54.52
86,400	7,200	4,800	181.44	159.84	135.36	87.84	75.84	55.68
88,200	7,350	4,900	185.22	163.17	138.18	89.67	77.42	56.84
90,000	7,500	5,000	189.00	166.50	141.00	91.50	79.00	58.00
91,800	7,650	5,100	192.78	169.83	143.82	93.33	80.58	59.16
93,600	7,800	5,200	196.56	173.16	146.64	95.16	82.16	60.32
95,400	7,950	5,300	200.34	176.49	149.46	96.99	83.74	61.48
97,200	8,100	5,400	204.12	179.82	152.28	98.82	85.32	62.64
99,000	8,250	5,500	207.90	183.15	155.10	100.65	86.90	63.80
100,800	8,400	5,600	211.68	186.48	157.92	102.48	88.48	64.96
102,600	8,550	5,700	215.46	189.81	160.74	104.31	90.06	66.12
104,400	8,700	5,800	219.24	193.14	163.56	106.14	91.64	67.28
106,200	8,850	5,900	223.02	196.47	166.38	107.97	93.22	68.44
108,000	9,000	6,000	226.80	199.80	169.20	109.80	94.80	69.60
109,800	9,150	6,100	230.58	203.13	172.02	111.63	96.38	70.76
111,600	9,300	6,200	234.36	206.46	174.84	113.46	97.96	71.92
113,400	9,450	6,300	238.14	209.79	177.66	115.29	99.54	73.08
115,200	9,600	6,400	241.92	213.12	180.48	117.12	101.12	74.24
117,000	9,750	6,500	245.70	216.45	183.30	118.95	102.70	75.40
118,800	9,900	6,600	249.48	219.78	186.12	120.78	104.28	76.56
120,600	10,050	6,700	253.26	223.11	188.94	122.61	105.86	77.72
122,400	10,200	6,800	257.04	226.44	191.76	124.44	107.44	78.88
124,200	10,350	6,900	260.82	229.77	194.58	126.27	109.02	80.04
126,000	10,500	7,000	264.60	233.10	197.40	128.10	110.60	81.20
127,800	10,650	7,100	268.38	236.43	200.22	129.93	112.18	82.36
129,600	10,800	7,200	272.16	239.76	203.04	131.76	113.76	83.52
131,400	10,950	7,300	275.94	243.09	205.86	133.59	115.34	84.68
133,200	11,100	7,400	279.72	246.42	208.68	135.42	116.92	85.84
135,000	11,250	7,500	283.50	249.75	211.50	137.25	118.50	87.00
136,800	11,400	7,600	287.28	253.08	214.32	139.08	120.08	88.16
138,600	11,550	7,700	291.06	256.41	217.14	140.91	121.66	89.32
140,400	11,700	7,800	294.84	259.74	219.96	142.74	123.24	90.48
142,200	11,850	7,900	298.62	263.07	222.78	144.57	124.82	91.64
144,000	12,000	8,000	302.40	266.40	225.60	146.40	126.40	92.80