



Standard Insurance Company
Educator Options Voluntary Long Term Disability Coverage Highlights
North East Independent School District

Voluntary Long Term Disability (LTD) Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through North East Independent School District.

Eligibility Requirements

- | | |
|-----------------|---|
| Employee | <ul style="list-style-type: none">• A regular employee of North East Independent School District• Actively working at least 20 hours each week• A citizen or resident of the United States or Canada• Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible |
| Premium | <ul style="list-style-type: none">• You pay 100 percent of the premium for this coverage through easy payroll deduction |

Benefit Amount

- | | |
|-------------------------------------|---|
| Benefit Amount | You may select a monthly benefit amount in \$100 increments, 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 predisability earnings. The minimum monthly amount you may elect is \$200. |
| Plan Maximum Monthly Benefit | The lesser of \$10,000 or 66 2/3 percent of your predisability earnings |
| Plan Minimum Monthly Benefit | 25 percent of your LTD benefit before reduction by deductible income |

Note:

- If you do not apply for this coverage within 31 days after becoming eligible, and later decide to do so, you must wait until your employer holds an annual enrollment.
- Reinstatements are subject to medical underwriting approval. To submit a medical history statement online, visit: myeoi.standard.com/760857.

Disability Needs Calculator

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Disability insurance you may need if you become unable to work, The Standard has created a Disability Needs Calculator found at: standard.com/disability/needs.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, receive medical underwriting approval (if applicable), and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance. 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.

Please contact your Employee Benefits Department for more information regarding the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design
Benefit Waiting 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.

You may elect one of the following benefit waiting period options. If you elect Option 4, Option 5, or Option 6, you are not eligible for First Day Hospital Benefit (see page 4).

<u>Options</u>	<u>Accidental Injury</u>	<u>Other Disabilities</u>
1	0 days	7 days
2	14 days	14 days
3	30 days	30 days
4	60 days	60 days
5	90 days	90 days
6	180 days	180 days

Own Occupation Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable, as a result of physical disease, injury, pregnancy or mental disorder, to perform with reasonable continuity the material duties of your own occupation **AND** are suffering a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Any Occupation Definition of Disability

After the own occupation period of disability, you will be considered disabled if you are unable, as a result of physical disease, injury, pregnancy or mental disorder, to perform with reasonable continuity the material duties of any occupation.

Deductible Income

Deductible income is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay, or other forms of salary continuation (including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings or compensation included in predisability earnings which you receive or are eligible to receive while LTD benefits are payable
- Earnings from work activity while you are disabled, plus the earnings you could receive if you worked as much as your disability allows
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

For more information about deductible income, please refer to your group certificate or contact your Employee Benefits Department.

Maximum Benefit Period

The maximum periods for which benefits are payable are shown in the tables below:

Option A: To Age 65 for both Accident and Sickness

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

Option B: To Age 65 for 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

Option B: Three Years for Sickness

If you become disabled before age 63, LTD benefits may continue during disability for 3 years. If you become disabled at age 63 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
69+	1 year

Benefit Calculation
Example

You select the amount of your LTD benefit when you enroll for coverage in the plan. The dollar amount selected must be a multiple of \$100, from a minimum of \$200 to a maximum of the lesser of \$10,000 or 66 2/3 percent of your predisability earnings. This amount is then reduced by deductible income you receive, or are eligible to receive, while LTD benefits are payable.

As an example, if your monthly predisability earnings are \$4,500, you may select any dollar amount (in \$100 increments) between \$200 and \$3,000 (66 2/3 percent of predisability earnings). In the example below, assume you elected the maximum benefit amount of \$3,000, and you now receive a monthly Social Security disability benefit of \$1,200 and a monthly retirement benefit of \$900.

See the following page for a calculation of this example.

Your monthly LTD benefit would be calculated as follows:

Insured predisability earnings	\$4,500
Maximum benefit percentage	X 66 2/3%
Maximum benefit amount	\$3,000
Less Social Security disability benefit	-\$1,200
Less retirement benefit	-\$900
Amount of LTD benefit	\$900

Additional Features

Please see your Employee Benefits Department for additional information about the features and benefits below.

24 Hour Coverage	24-hour LTD plans provide coverage for disabilities occurring on or off the job.
Rehabilitation Plan	If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.
Reasonable Accommodation Expense Benefit	If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
Rehabilitation Incentive Benefit	If you agree to participate in a rehabilitation plan that prepares you to return to work (plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10 percent of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.
Survivors Benefit	If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivors benefit equal to three times your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).
First Day Hospital Benefit	If you are in the hospital for at least four hours during your benefit waiting period, in which you are admitted to the hospital as an in-patient and charged room and board, the rest of your waiting period will be waived, and your benefits will become payable on the first day you are hospital confined. You are eligible for this benefit if your elected benefit waiting period is Option 1, Option 2 or Option 3.
Family Care Expense Benefit	Applies when a disabled employee has returned to work and continues to receive LTD benefits. For 24 months, a portion of expenses (up to \$350 per dependent or \$500 per family, per month) is deducted from the amount of your work earnings.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- If applicable, with respect to insurance increases, you are not covered for the insurance increase if your disability is caused or contributed by a preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the specified exclusion and limitation period, and you have been actively at work for at least one full day after the end of the specified exclusion and limitation period

Preexisting Condition Provision

Preexisting Condition For the first 90 days of disability, we will pay benefits even if you have a condition subject to the preexisting condition limitation. After 90 days, we will continue benefits only for conditions for which the preexisting condition exclusion or limitation does not apply. Benefit amounts subject to the preexisting condition exclusion will be excluded from payment.

A preexisting condition is a mental or physical condition:

- For which you or a reasonably prudent person would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Preexisting Condition Period The 90-day period just before your insurance becomes effective or any insurance increases become effective

Specified Exclusion and Limitation Period 12 months

If your disability is subject to the preexisting condition limitation and you have been continuously insured under the group policy for:

Less than 12 months:

Your maximum benefit period is 90 days.

12 months or more and you elected to change your insurance during the preceding annual enrollment period by:

a) Increasing your LTD benefit amount by more than \$300:

Your LTD benefit is equal to the amount of insurance for which you were insured under the group policy on the day before the last preceding annual enrollment period plus \$300, reduced by deductible income.

b) Decreasing your benefit waiting period by more than one level:

Your benefit waiting period equals the benefit waiting period which applied to the option under which you were insured on the day before the last preceding annual enrollment period.

Limitations

LTD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your indexed predictability earnings, but you elect not to work; during the first 24 months after the end of the benefit waiting period, the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If applicable, if your disability is caused or contributed by a preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the specified exclusion and limitation period, and you have been actively at work for at least one full day after the end of the specified exclusion and limitation period
- If your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

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 disability insurance 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

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

Group Insurance Certificate

If you become insured, you may ask to receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary, nor the certificate modifies the group policy or the insurance coverage in any way.

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 attached charts, follow these steps to find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period:

- 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.
- 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.
- 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 Employee Benefits Department.

Option A: Maximum Benefit to Age 65 for Both Accident and Sickness

Annual Earnings	Maximum Annual Benefit	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Annual Cost					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	2,400	200	\$69.84	\$58.80	\$51.12	\$42.48	\$37.44	\$31.68
5,400	3,600	300	\$104.76	\$88.20	\$76.68	\$63.72	\$56.16	\$47.52
7,200	4,800	400	\$139.68	\$117.60	\$102.24	\$84.96	\$74.88	\$63.36
9,000	6,000	500	\$174.60	\$147.00	\$127.80	\$106.20	\$93.60	\$79.20
10,800	7,200	600	\$209.52	\$176.40	\$153.36	\$127.44	\$112.32	\$95.04
12,600	8,400	700	\$244.44	\$205.80	\$178.92	\$148.68	\$131.04	\$110.88
14,400	9,600	800	\$279.36	\$235.20	\$204.48	\$169.92	\$149.76	\$126.72
16,200	10,800	900	\$314.28	\$264.60	\$230.04	\$191.16	\$168.48	\$142.56
18,000	12,000	1,000	\$349.20	\$294.00	\$255.60	\$212.40	\$187.20	\$158.40
19,800	13,200	1,100	\$384.12	\$323.40	\$281.16	\$233.64	\$205.92	\$174.24
21,600	14,400	1,200	\$419.04	\$352.80	\$306.72	\$254.88	\$224.64	\$190.08
23,400	15,600	1,300	\$453.96	\$382.20	\$332.28	\$276.12	\$243.36	\$205.92
25,200	16,800	1,400	\$488.88	\$411.60	\$357.84	\$297.36	\$262.08	\$221.76
27,000	18,000	1,500	\$523.80	\$441.00	\$383.40	\$318.60	\$280.80	\$237.60
28,800	19,200	1,600	\$558.72	\$470.40	\$408.96	\$339.84	\$299.52	\$253.44
30,600	20,400	1,700	\$593.64	\$499.80	\$434.52	\$361.08	\$318.24	\$269.28
32,400	21,600	1,800	\$628.56	\$529.20	\$460.08	\$382.32	\$336.96	\$285.12
34,200	22,800	1,900	\$663.48	\$558.60	\$485.64	\$403.56	\$355.68	\$300.96
36,000	24,000	2,000	\$698.40	\$588.00	\$511.20	\$424.80	\$374.40	\$316.80
37,800	25,200	2,100	\$733.32	\$617.40	\$536.76	\$446.04	\$393.12	\$332.64
39,600	26,400	2,200	\$768.24	\$646.80	\$562.32	\$467.28	\$411.84	\$348.48
41,400	27,600	2,300	\$803.16	\$676.20	\$587.88	\$488.52	\$430.56	\$364.32
43,200	28,800	2,400	\$838.08	\$705.60	\$613.44	\$509.76	\$449.28	\$380.16
45,000	30,000	2,500	\$873.00	\$735.00	\$639.00	\$531.00	\$468.00	\$396.00
46,800	31,200	2,600	\$907.92	\$764.40	\$664.56	\$552.24	\$486.72	\$411.84
48,600	32,400	2,700	\$942.84	\$793.80	\$690.12	\$573.48	\$505.44	\$427.68
50,400	33,600	2,800	\$977.76	\$823.20	\$715.68	\$594.72	\$524.16	\$443.52
52,200	34,800	2,900	\$1,012.68	\$852.60	\$741.24	\$615.96	\$542.88	\$459.36
54,000	36,000	3,000	\$1,047.60	\$882.00	\$766.80	\$637.20	\$561.60	\$475.20
55,800	37,200	3,100	\$1,082.52	\$911.40	\$792.36	\$658.44	\$580.32	\$491.04
57,600	38,400	3,200	\$1,117.44	\$940.80	\$817.92	\$679.68	\$599.04	\$506.88
59,400	39,600	3,300	\$1,152.36	\$970.20	\$843.48	\$700.92	\$617.76	\$522.72
61,200	40,800	3,400	\$1,187.28	\$999.60	\$869.04	\$722.16	\$636.48	\$538.56
63,000	42,000	3,500	\$1,222.20	\$1,029.00	\$894.60	\$743.40	\$655.20	\$554.40
64,800	43,200	3,600	\$1,257.12	\$1,058.40	\$920.16	\$764.64	\$673.92	\$570.24
66,600	44,400	3,700	\$1,292.04	\$1,087.80	\$945.72	\$785.88	\$692.64	\$586.08
68,400	45,600	3,800	\$1,326.96	\$1,117.20	\$971.28	\$807.12	\$711.36	\$601.92
70,200	46,800	3,900	\$1,361.88	\$1,146.60	\$996.84	\$828.36	\$730.08	\$617.76
72,000	48,000	4,000	\$1,396.80	\$1,176.00	\$1,022.40	\$849.60	\$748.80	\$633.60

Option A: Maximum Benefit to Age 65 for Both Accident and Sickness, Continued

Annual Earnings	Maximum Annual Benefit	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Annual Cost					
			0-7	14-14	30-30	60-60	90-90	180-180
73,800	49,200	4,100	\$1,431.72	\$1,205.40	\$1,047.96	\$870.84	\$767.52	\$649.44
75,600	50,400	4,200	\$1,466.64	\$1,234.80	\$1,073.52	\$892.08	\$786.24	\$665.28
77,400	51,600	4,300	\$1,501.56	\$1,264.20	\$1,099.08	\$913.32	\$804.96	\$681.12
79,200	52,800	4,400	\$1,536.48	\$1,293.60	\$1,124.64	\$934.56	\$823.68	\$696.96
81,000	54,000	4,500	\$1,571.40	\$1,323.00	\$1,150.20	\$955.80	\$842.40	\$712.80
82,800	55,200	4,600	\$1,606.32	\$1,352.40	\$1,175.76	\$977.04	\$861.12	\$728.64
84,600	56,400	4,700	\$1,641.24	\$1,381.80	\$1,201.32	\$998.28	\$879.84	\$744.48
86,400	57,600	4,800	\$1,676.16	\$1,411.20	\$1,226.88	\$1,019.52	\$898.56	\$760.32
88,200	58,800	4,900	\$1,711.08	\$1,440.60	\$1,252.44	\$1,040.76	\$917.28	\$776.16
90,000	60,000	5,000	\$1,746.00	\$1,470.00	\$1,278.00	\$1,062.00	\$936.00	\$792.00
91,800	61,200	5,100	\$1,780.92	\$1,499.40	\$1,303.56	\$1,083.24	\$954.72	\$807.84
93,600	62,400	5,200	\$1,815.84	\$1,528.80	\$1,329.12	\$1,104.48	\$973.44	\$823.68
95,400	63,600	5,300	\$1,850.76	\$1,558.20	\$1,354.68	\$1,125.72	\$992.16	\$839.52
97,200	64,800	5,400	\$1,885.68	\$1,587.60	\$1,380.24	\$1,146.96	\$1,010.88	\$855.36
99,000	66,000	5,500	\$1,920.60	\$1,617.00	\$1,405.80	\$1,168.20	\$1,029.60	\$871.20
100,800	67,200	5,600	\$1,955.52	\$1,646.40	\$1,431.36	\$1,189.44	\$1,048.32	\$887.04
102,600	68,400	5,700	\$1,990.44	\$1,675.80	\$1,456.92	\$1,210.68	\$1,067.04	\$902.88
104,400	69,600	5,800	\$2,025.36	\$1,705.20	\$1,482.48	\$1,231.92	\$1,085.76	\$918.72
106,200	70,800	5,900	\$2,060.28	\$1,734.60	\$1,508.04	\$1,253.16	\$1,104.48	\$934.56
108,000	72,000	6,000	\$2,095.20	\$1,764.00	\$1,533.60	\$1,274.40	\$1,123.20	\$950.40
109,800	73,200	6,100	\$2,130.12	\$1,793.40	\$1,559.16	\$1,295.64	\$1,141.92	\$966.24
111,600	74,400	6,200	\$2,165.04	\$1,822.80	\$1,584.72	\$1,316.88	\$1,160.64	\$982.08
113,400	75,600	6,300	\$2,199.96	\$1,852.20	\$1,610.28	\$1,338.12	\$1,179.36	\$997.92
115,200	76,800	6,400	\$2,234.88	\$1,881.60	\$1,635.84	\$1,359.36	\$1,198.08	\$1,013.76
117,000	78,000	6,500	\$2,269.80	\$1,911.00	\$1,661.40	\$1,380.60	\$1,216.80	\$1,029.60
118,800	79,200	6,600	\$2,304.72	\$1,940.40	\$1,686.96	\$1,401.84	\$1,235.52	\$1,045.44
120,600	80,400	6,700	\$2,339.64	\$1,969.80	\$1,712.52	\$1,423.08	\$1,254.24	\$1,061.28
122,400	81,600	6,800	\$2,374.56	\$1,999.20	\$1,738.08	\$1,444.32	\$1,272.96	\$1,077.12
124,200	82,800	6,900	\$2,409.48	\$2,028.60	\$1,763.64	\$1,465.56	\$1,291.68	\$1,092.96
126,000	84,000	7,000	\$2,444.40	\$2,058.00	\$1,789.20	\$1,486.80	\$1,310.40	\$1,108.80
127,800	85,200	7,100	\$2,479.32	\$2,087.40	\$1,814.76	\$1,508.04	\$1,329.12	\$1,124.64
129,600	86,400	7,200	\$2,514.24	\$2,116.80	\$1,840.32	\$1,529.28	\$1,347.84	\$1,140.48
131,400	87,600	7,300	\$2,549.16	\$2,146.20	\$1,865.88	\$1,550.52	\$1,366.56	\$1,156.32
133,200	88,800	7,400	\$2,584.08	\$2,175.60	\$1,891.44	\$1,571.76	\$1,385.28	\$1,172.16
135,000	90,000	7,500	\$2,619.00	\$2,205.00	\$1,917.00	\$1,593.00	\$1,404.00	\$1,188.00
136,800	91,200	7,600	\$2,653.92	\$2,234.40	\$1,942.56	\$1,614.24	\$1,422.72	\$1,203.84
138,600	92,400	7,700	\$2,688.84	\$2,263.80	\$1,968.12	\$1,635.48	\$1,441.44	\$1,219.68
140,400	93,600	7,800	\$2,723.76	\$2,293.20	\$1,993.68	\$1,656.72	\$1,460.16	\$1,235.52
142,200	94,800	7,900	\$2,758.68	\$2,322.60	\$2,019.24	\$1,677.96	\$1,478.88	\$1,251.36
144,000	96,000	8,000	\$2,793.60	\$2,352.00	\$2,044.80	\$1,699.20	\$1,497.60	\$1,267.20

Option A: Maximum Benefit to Age 65 for Both Accident and Sickness, Continued

Annual Earnings	Maximum Annual Benefit	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Annual Cost					
			0-7	14-14	30-30	60-60	90-90	180-180
145,800	97,200	8,100	\$2,828.52	\$2,381.40	\$2,070.36	\$1,720.44	\$1,516.32	\$1,283.04
147,600	98,400	8,200	\$2,863.44	\$2,410.80	\$2,095.92	\$1,741.68	\$1,535.04	\$1,298.88
149,400	99,600	8,300	\$2,898.36	\$2,440.20	\$2,121.48	\$1,762.92	\$1,553.76	\$1,314.72
151,200	100,800	8,400	\$2,933.28	\$2,469.60	\$2,147.04	\$1,784.16	\$1,572.48	\$1,330.56
153,000	102,000	8,500	\$2,968.20	\$2,499.00	\$2,172.60	\$1,805.40	\$1,591.20	\$1,346.40
154,800	103,200	8,600	\$3,003.12	\$2,528.40	\$2,198.16	\$1,826.64	\$1,609.92	\$1,362.24
156,600	104,400	8,700	\$3,038.04	\$2,557.80	\$2,223.72	\$1,847.88	\$1,628.64	\$1,378.08
158,400	105,600	8,800	\$3,072.96	\$2,587.20	\$2,249.28	\$1,869.12	\$1,647.36	\$1,393.92
160,200	106,800	8,900	\$3,107.88	\$2,616.60	\$2,274.84	\$1,890.36	\$1,666.08	\$1,409.76
162,000	108,000	9,000	\$3,142.80	\$2,646.00	\$2,300.40	\$1,911.60	\$1,684.80	\$1,425.60
163,800	109,200	9,100	\$3,177.72	\$2,675.40	\$2,325.96	\$1,932.84	\$1,703.52	\$1,441.44
165,600	110,400	9,200	\$3,212.64	\$2,704.80	\$2,351.52	\$1,954.08	\$1,722.24	\$1,457.28
167,400	111,600	9,300	\$3,247.56	\$2,734.20	\$2,377.08	\$1,975.32	\$1,740.96	\$1,473.12
169,200	112,800	9,400	\$3,282.48	\$2,763.60	\$2,402.64	\$1,996.56	\$1,759.68	\$1,488.96
171,000	114,000	9,500	\$3,317.40	\$2,793.00	\$2,428.20	\$2,017.80	\$1,778.40	\$1,504.80
172,800	115,200	9,600	\$3,352.32	\$2,822.40	\$2,453.76	\$2,039.04	\$1,797.12	\$1,520.64
174,600	116,400	9,700	\$3,387.24	\$2,851.80	\$2,479.32	\$2,060.28	\$1,815.84	\$1,536.48
176,400	117,600	9,800	\$3,422.16	\$2,881.20	\$2,504.88	\$2,081.52	\$1,834.56	\$1,552.32
178,200	118,800	9,900	\$3,457.08	\$2,910.60	\$2,530.44	\$2,102.76	\$1,853.28	\$1,568.16
180,000	120,000	10,000	\$3,492.00	\$2,940.00	\$2,556.00	\$2,124.00	\$1,872.00	\$1,584.00

Option B: Maximum Benefit to Age 65 for Both Accident and 3 Years for Sickness

Annual Earnings	Maximum Annual Benefit	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Annual Cost					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	2,400	200	\$57.36	\$46.32	\$38.64	\$30.00	\$24.96	\$19.44
5,400	3,600	300	\$86.04	\$69.48	\$57.96	\$45.00	\$37.44	\$29.16
7,200	4,800	400	\$114.72	\$92.64	\$77.28	\$60.00	\$49.92	\$38.88
9,000	6,000	500	\$143.40	\$115.80	\$96.60	\$75.00	\$62.40	\$48.60
10,800	7,200	600	\$172.08	\$138.96	\$115.92	\$90.00	\$74.88	\$58.32
12,600	8,400	700	\$200.76	\$162.12	\$135.24	\$105.00	\$87.36	\$68.04
14,400	9,600	800	\$229.44	\$185.28	\$154.56	\$120.00	\$99.84	\$77.76
16,200	10,800	900	\$258.12	\$208.44	\$173.88	\$135.00	\$112.32	\$87.48
18,000	12,000	1,000	\$286.80	\$231.60	\$193.20	\$150.00	\$124.80	\$97.20
19,800	13,200	1,100	\$315.48	\$254.76	\$212.52	\$165.00	\$137.28	\$106.92
21,600	14,400	1,200	\$344.16	\$277.92	\$231.84	\$180.00	\$149.76	\$116.64
23,400	15,600	1,300	\$372.84	\$301.08	\$251.16	\$195.00	\$162.24	\$126.36
25,200	16,800	1,400	\$401.52	\$324.24	\$270.48	\$210.00	\$174.72	\$136.08
27,000	18,000	1,500	\$430.20	\$347.40	\$289.80	\$225.00	\$187.20	\$145.80
28,800	19,200	1,600	\$458.88	\$370.56	\$309.12	\$240.00	\$199.68	\$155.52
30,600	20,400	1,700	\$487.56	\$393.72	\$328.44	\$255.00	\$212.16	\$165.24
32,400	21,600	1,800	\$516.24	\$416.88	\$347.76	\$270.00	\$224.64	\$174.96
34,200	22,800	1,900	\$544.92	\$440.04	\$367.08	\$285.00	\$237.12	\$184.68
36,000	24,000	2,000	\$573.60	\$463.20	\$386.40	\$300.00	\$249.60	\$194.40
37,800	25,200	2,100	\$602.28	\$486.36	\$405.72	\$315.00	\$262.08	\$204.12
39,600	26,400	2,200	\$630.96	\$509.52	\$425.04	\$330.00	\$274.56	\$213.84
41,400	27,600	2,300	\$659.64	\$532.68	\$444.36	\$345.00	\$287.04	\$223.56
43,200	28,800	2,400	\$688.32	\$555.84	\$463.68	\$360.00	\$299.52	\$233.28
45,000	30,000	2,500	\$717.00	\$579.00	\$483.00	\$375.00	\$312.00	\$243.00
46,800	31,200	2,600	\$745.68	\$602.16	\$502.32	\$390.00	\$324.48	\$252.72
48,600	32,400	2,700	\$774.36	\$625.32	\$521.64	\$405.00	\$336.96	\$262.44
50,400	33,600	2,800	\$803.04	\$648.48	\$540.96	\$420.00	\$349.44	\$272.16
52,200	34,800	2,900	\$831.72	\$671.64	\$560.28	\$435.00	\$361.92	\$281.88
54,000	36,000	3,000	\$860.40	\$694.80	\$579.60	\$450.00	\$374.40	\$291.60
55,800	37,200	3,100	\$889.08	\$717.96	\$598.92	\$465.00	\$386.88	\$301.32
57,600	38,400	3,200	\$917.76	\$741.12	\$618.24	\$480.00	\$399.36	\$311.04
59,400	39,600	3,300	\$946.44	\$764.28	\$637.56	\$495.00	\$411.84	\$320.76
61,200	40,800	3,400	\$975.12	\$787.44	\$656.88	\$510.00	\$424.32	\$330.48
63,000	42,000	3,500	\$1,003.80	\$810.60	\$676.20	\$525.00	\$436.80	\$340.20
64,800	43,200	3,600	\$1,032.48	\$833.76	\$695.52	\$540.00	\$449.28	\$349.92
66,600	44,400	3,700	\$1,061.16	\$856.92	\$714.84	\$555.00	\$461.76	\$359.64
68,400	45,600	3,800	\$1,089.84	\$880.08	\$734.16	\$570.00	\$474.24	\$369.36
70,200	46,800	3,900	\$1,118.52	\$903.24	\$753.48	\$585.00	\$486.72	\$379.08
72,000	48,000	4,000	\$1,147.20	\$926.40	\$772.80	\$600.00	\$499.20	\$388.80

Option B: Maximum Benefit to Age 65 for Both Accident and 3 Years for Sickness, Continued

Annual Earnings	Maximum Annual Benefit	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Annual Cost					
			0-7	14-14	30-30	60-60	90-90	180-180
73,800	49,200	4,100	\$1,175.88	\$949.56	\$792.12	\$615.00	\$511.68	\$398.52
75,600	50,400	4,200	\$1,204.56	\$972.72	\$811.44	\$630.00	\$524.16	\$408.24
77,400	51,600	4,300	\$1,233.24	\$995.88	\$830.76	\$645.00	\$536.64	\$417.96
79,200	52,800	4,400	\$1,261.92	\$1,019.04	\$850.08	\$660.00	\$549.12	\$427.68
81,000	54,000	4,500	\$1,290.60	\$1,042.20	\$869.40	\$675.00	\$561.60	\$437.40
82,800	55,200	4,600	\$1,319.28	\$1,065.36	\$888.72	\$690.00	\$574.08	\$447.12
84,600	56,400	4,700	\$1,347.96	\$1,088.52	\$908.04	\$705.00	\$586.56	\$456.84
86,400	57,600	4,800	\$1,376.64	\$1,111.68	\$927.36	\$720.00	\$599.04	\$466.56
88,200	58,800	4,900	\$1,405.32	\$1,134.84	\$946.68	\$735.00	\$611.52	\$476.28
90,000	60,000	5,000	\$1,434.00	\$1,158.00	\$966.00	\$750.00	\$624.00	\$486.00
91,800	61,200	5,100	\$1,462.68	\$1,181.16	\$985.32	\$765.00	\$636.48	\$495.72
93,600	62,400	5,200	\$1,491.36	\$1,204.32	\$1,004.64	\$780.00	\$648.96	\$505.44
95,400	63,600	5,300	\$1,520.04	\$1,227.48	\$1,023.96	\$795.00	\$661.44	\$515.16
97,200	64,800	5,400	\$1,548.72	\$1,250.64	\$1,043.28	\$810.00	\$673.92	\$524.88
99,000	66,000	5,500	\$1,577.40	\$1,273.80	\$1,062.60	\$825.00	\$686.40	\$534.60
100,800	67,200	5,600	\$1,606.08	\$1,296.96	\$1,081.92	\$840.00	\$698.88	\$544.32
102,600	68,400	5,700	\$1,634.76	\$1,320.12	\$1,101.24	\$855.00	\$711.36	\$554.04
104,400	69,600	5,800	\$1,663.44	\$1,343.28	\$1,120.56	\$870.00	\$723.84	\$563.76
106,200	70,800	5,900	\$1,692.12	\$1,366.44	\$1,139.88	\$885.00	\$736.32	\$573.48
108,000	72,000	6,000	\$1,720.80	\$1,389.60	\$1,159.20	\$900.00	\$748.80	\$583.20
109,800	73,200	6,100	\$1,749.48	\$1,412.76	\$1,178.52	\$915.00	\$761.28	\$592.92
111,600	74,400	6,200	\$1,778.16	\$1,435.92	\$1,197.84	\$930.00	\$773.76	\$602.64
113,400	75,600	6,300	\$1,806.84	\$1,459.08	\$1,217.16	\$945.00	\$786.24	\$612.36
115,200	76,800	6,400	\$1,835.52	\$1,482.24	\$1,236.48	\$960.00	\$798.72	\$622.08
117,000	78,000	6,500	\$1,864.20	\$1,505.40	\$1,255.80	\$975.00	\$811.20	\$631.80
118,800	79,200	6,600	\$1,892.88	\$1,528.56	\$1,275.12	\$990.00	\$823.68	\$641.52
120,600	80,400	6,700	\$1,921.56	\$1,551.72	\$1,294.44	\$1,005.00	\$836.16	\$651.24
122,400	81,600	6,800	\$1,950.24	\$1,574.88	\$1,313.76	\$1,020.00	\$848.64	\$660.96
124,200	82,800	6,900	\$1,978.92	\$1,598.04	\$1,333.08	\$1,035.00	\$861.12	\$670.68
126,000	84,000	7,000	\$2,007.60	\$1,621.20	\$1,352.40	\$1,050.00	\$873.60	\$680.40
127,800	85,200	7,100	\$2,036.28	\$1,644.36	\$1,371.72	\$1,065.00	\$886.08	\$690.12
129,600	86,400	7,200	\$2,064.96	\$1,667.52	\$1,391.04	\$1,080.00	\$898.56	\$699.84
131,400	87,600	7,300	\$2,093.64	\$1,690.68	\$1,410.36	\$1,095.00	\$911.04	\$709.56
133,200	88,800	7,400	\$2,122.32	\$1,713.84	\$1,429.68	\$1,110.00	\$923.52	\$719.28
135,000	90,000	7,500	\$2,151.00	\$1,737.00	\$1,449.00	\$1,125.00	\$936.00	\$729.00
136,800	91,200	7,600	\$2,179.68	\$1,760.16	\$1,468.32	\$1,140.00	\$948.48	\$738.72
138,600	92,400	7,700	\$2,208.36	\$1,783.32	\$1,487.64	\$1,155.00	\$960.96	\$748.44
140,400	93,600	7,800	\$2,237.04	\$1,806.48	\$1,506.96	\$1,170.00	\$973.44	\$758.16
142,200	94,800	7,900	\$2,265.72	\$1,829.64	\$1,526.28	\$1,185.00	\$985.92	\$767.88
144,000	96,000	8,000	\$2,294.40	\$1,852.80	\$1,545.60	\$1,200.00	\$998.40	\$777.60

Option B: Maximum Benefit to Age 65 for Both Accident and 3 Years for Sickness, Continued

Annual Earnings	Maximum Annual Benefit	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Annual Cost					
			0-7	14-14	30-30	60-60	90-90	180-180
145,800	97,200	8,100	\$2,323.08	\$1,875.96	\$1,564.92	\$1,215.00	\$1,010.88	\$787.32
147,600	98,400	8,200	\$2,351.76	\$1,899.12	\$1,584.24	\$1,230.00	\$1,023.36	\$797.04
149,400	99,600	8,300	\$2,380.44	\$1,922.28	\$1,603.56	\$1,245.00	\$1,035.84	\$806.76
151,200	100,800	8,400	\$2,409.12	\$1,945.44	\$1,622.88	\$1,260.00	\$1,048.32	\$816.48
153,000	102,000	8,500	\$2,437.80	\$1,968.60	\$1,642.20	\$1,275.00	\$1,060.80	\$826.20
154,800	103,200	8,600	\$2,466.48	\$1,991.76	\$1,661.52	\$1,290.00	\$1,073.28	\$835.92
156,600	104,400	8,700	\$2,495.16	\$2,014.92	\$1,680.84	\$1,305.00	\$1,085.76	\$845.64
158,400	105,600	8,800	\$2,523.84	\$2,038.08	\$1,700.16	\$1,320.00	\$1,098.24	\$855.36
160,200	106,800	8,900	\$2,552.52	\$2,061.24	\$1,719.48	\$1,335.00	\$1,110.72	\$865.08
162,000	108,000	9,000	\$2,581.20	\$2,084.40	\$1,738.80	\$1,350.00	\$1,123.20	\$874.80
163,800	109,200	9,100	\$2,609.88	\$2,107.56	\$1,758.12	\$1,365.00	\$1,135.68	\$884.52
165,600	110,400	9,200	\$2,638.56	\$2,130.72	\$1,777.44	\$1,380.00	\$1,148.16	\$894.24
167,400	111,600	9,300	\$2,667.24	\$2,153.88	\$1,796.76	\$1,395.00	\$1,160.64	\$903.96
169,200	112,800	9,400	\$2,695.92	\$2,177.04	\$1,816.08	\$1,410.00	\$1,173.12	\$913.68
171,000	114,000	9,500	\$2,724.60	\$2,200.20	\$1,835.40	\$1,425.00	\$1,185.60	\$923.40
172,800	115,200	9,600	\$2,753.28	\$2,223.36	\$1,854.72	\$1,440.00	\$1,198.08	\$933.12
174,600	116,400	9,700	\$2,781.96	\$2,246.52	\$1,874.04	\$1,455.00	\$1,210.56	\$942.84
176,400	117,600	9,800	\$2,810.64	\$2,269.68	\$1,893.36	\$1,470.00	\$1,223.04	\$952.56
178,200	118,800	9,900	\$2,839.32	\$2,292.84	\$1,912.68	\$1,485.00	\$1,235.52	\$962.28
180,000	120,000	10,000	\$2,868.00	\$2,316.00	\$1,932.00	\$1,500.00	\$1,248.00	\$972.00



Standard Insurance Company

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Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

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