

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	To age 65 for Sickness and Accident
2	14 days	14 days	To age 65 for Sickness and Accident
3	30 days	30 days	To age 65 for Sickness and Accident
4	60 days	60 days	To age 65 for Sickness and Accident
5	90 days	90 days	To age 65 for Sickness and Accident
6	180 days	180 days	To age 65 for Sickness and Accident
7	0 days	7 days	5 Years for Sickness and To Age 65 for Accident
8	14 days	14 days	5 Years for Sickness and To Age 65 for Accident
9	30 days	30 days	5 Years for Sickness and To Age 65 for Accident
10	60 days	60 days	5 Years for Sickness and To Age 65 for Accident
11	90 days	90 days	5 Years for Sickness and To Age 65 for Accident
12	180 days	180 days	5 Years for Sickness and To Age 65 for Accident

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

Options 7-12: Maximum Benefit Period 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

Options 7-12: Maximum Benefit Period of 5 years for Sickness

If you become disabled before age 62, LTD benefits may continue during disability for 5 years. 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.

Your LTD Benefit will be subject to the Preexisting Condition Limitation if you elect:

1. An increase of more than \$300 in the amount of your LTD Benefit;
2. A decrease of more than one level in the length of your Benefit Waiting Period; or
3. An increase in the length of your Maximum Benefit Period.

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 24 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

AGE 65 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	\$8.38	\$7.36	\$6.26	\$4.06	\$3.50	\$2.58
5,400	450	300	\$12.57	\$11.04	\$9.39	\$6.09	\$5.25	\$3.87
7,200	600	400	\$16.76	\$14.72	\$12.52	\$8.12	\$7.00	\$5.16
9,000	750	500	\$20.95	\$18.40	\$15.65	\$10.15	\$8.75	\$6.45
10,800	900	600	\$25.14	\$22.08	\$18.78	\$12.18	\$10.50	\$7.74
12,600	1,050	700	\$29.33	\$25.76	\$21.91	\$14.21	\$12.25	\$9.03
14,400	1,200	800	\$33.52	\$29.44	\$25.04	\$16.24	\$14.00	\$10.32
16,200	1,350	900	\$37.71	\$33.12	\$28.17	\$18.27	\$15.75	\$11.61
18,000	1,500	1,000	\$41.90	\$36.80	\$31.30	\$20.30	\$17.50	\$12.90
19,800	1,650	1,100	\$46.09	\$40.48	\$34.43	\$22.33	\$19.25	\$14.19
21,600	1,800	1,200	\$50.28	\$44.16	\$37.56	\$24.36	\$21.00	\$15.48
23,400	1,950	1,300	\$54.47	\$47.84	\$40.69	\$26.39	\$22.75	\$16.77
25,200	2,100	1,400	\$58.66	\$51.52	\$43.82	\$28.42	\$24.50	\$18.06
27,000	2,250	1,500	\$62.85	\$55.20	\$46.95	\$30.45	\$26.25	\$19.35
28,800	2,400	1,600	\$67.04	\$58.88	\$50.08	\$32.48	\$28.00	\$20.64
30,600	2,550	1,700	\$71.23	\$62.56	\$53.21	\$34.51	\$29.75	\$21.93
32,400	2,700	1,800	\$75.42	\$66.24	\$56.34	\$36.54	\$31.50	\$23.22
34,200	2,850	1,900	\$79.61	\$69.92	\$59.47	\$38.57	\$33.25	\$24.51
36,000	3,000	2,000	\$83.80	\$73.60	\$62.60	\$40.60	\$35.00	\$25.80
37,800	3,150	2,100	\$87.99	\$77.28	\$65.73	\$42.63	\$36.75	\$27.09
39,600	3,300	2,200	\$92.18	\$80.96	\$68.86	\$44.66	\$38.50	\$28.38
41,400	3,450	2,300	\$96.37	\$84.64	\$71.99	\$46.69	\$40.25	\$29.67
43,200	3,600	2,400	\$100.56	\$88.32	\$75.12	\$48.72	\$42.00	\$30.96
45,000	3,750	2,500	\$104.75	\$92.00	\$78.25	\$50.75	\$43.75	\$32.25
46,800	3,900	2,600	\$108.94	\$95.68	\$81.38	\$52.78	\$45.50	\$33.54
48,600	4,050	2,700	\$113.13	\$99.36	\$84.51	\$54.81	\$47.25	\$34.83
50,400	4,200	2,800	\$117.32	\$103.04	\$87.64	\$56.84	\$49.00	\$36.12
52,200	4,350	2,900	\$121.51	\$106.72	\$90.77	\$58.87	\$50.75	\$37.41
54,000	4,500	3,000	\$125.70	\$110.40	\$93.90	\$60.90	\$52.50	\$38.70
55,800	4,650	3,100	\$129.89	\$114.08	\$97.03	\$62.93	\$54.25	\$39.99
57,600	4,800	3,200	\$134.08	\$117.76	\$100.16	\$64.96	\$56.00	\$41.28
59,400	4,950	3,300	\$138.27	\$121.44	\$103.29	\$66.99	\$57.75	\$42.57
61,200	5,100	3,400	\$142.46	\$125.12	\$106.42	\$69.02	\$59.50	\$43.86
63,000	5,250	3,500	\$146.65	\$128.80	\$109.55	\$71.05	\$61.25	\$45.15
64,800	5,400	3,600	\$150.84	\$132.48	\$112.68	\$73.08	\$63.00	\$46.44
66,600	5,550	3,700	\$155.03	\$136.16	\$115.81	\$75.11	\$64.75	\$47.73
68,400	5,700	3,800	\$159.22	\$139.84	\$118.94	\$77.14	\$66.50	\$49.02
70,200	5,850	3,900	\$163.41	\$143.52	\$122.07	\$79.17	\$68.25	\$50.31
72,000	6,000	4,000	\$167.60	\$147.20	\$125.20	\$81.20	\$70.00	\$51.60

AGE 65 SICKNESS AND ACCIDENT

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			0-7	14-14	Cost Per Month		90-90	180-180
					30-30	60-60		
73,800	6,150	4,100	\$171.79	\$150.88	\$128.33	\$83.23	\$71.75	\$52.89
75,600	6,300	4,200	\$175.98	\$154.56	\$131.46	\$85.26	\$73.50	\$54.18
77,400	6,450	4,300	\$180.17	\$158.24	\$134.59	\$87.29	\$75.25	\$55.47
79,200	6,600	4,400	\$184.36	\$161.92	\$137.72	\$89.32	\$77.00	\$56.76
81,000	6,750	4,500	\$188.55	\$165.60	\$140.85	\$91.35	\$78.75	\$58.05
82,800	6,900	4,600	\$192.74	\$169.28	\$143.98	\$93.38	\$80.50	\$59.34
84,600	7,050	4,700	\$196.93	\$172.96	\$147.11	\$95.41	\$82.25	\$60.63
86,400	7,200	4,800	\$201.12	\$176.64	\$150.24	\$97.44	\$84.00	\$61.92
88,200	7,350	4,900	\$205.31	\$180.32	\$153.37	\$99.47	\$85.75	\$63.21
90,000	7,500	5,000	\$209.50	\$184.00	\$156.50	\$101.50	\$87.50	\$64.50
91,800	7,650	5,100	\$213.69	\$187.68	\$159.63	\$103.53	\$89.25	\$65.79
93,600	7,800	5,200	\$217.88	\$191.36	\$162.76	\$105.56	\$91.00	\$67.08
95,400	7,950	5,300	\$222.07	\$195.04	\$165.89	\$107.59	\$92.75	\$68.37
97,200	8,100	5,400	\$226.26	\$198.72	\$169.02	\$109.62	\$94.50	\$69.66
99,000	8,250	5,500	\$230.45	\$202.40	\$172.15	\$111.65	\$96.25	\$70.95
100,800	8,400	5,600	\$234.64	\$206.08	\$175.28	\$113.68	\$98.00	\$72.24
102,600	8,550	5,700	\$238.83	\$209.76	\$178.41	\$115.71	\$99.75	\$73.53
104,400	8,700	5,800	\$243.02	\$213.44	\$181.54	\$117.74	\$101.50	\$74.82
106,200	8,850	5,900	\$247.21	\$217.12	\$184.67	\$119.77	\$103.25	\$76.11
108,000	9,000	6,000	\$251.40	\$220.80	\$187.80	\$121.80	\$105.00	\$77.40
109,800	9,150	6,100	\$255.59	\$224.48	\$190.93	\$123.83	\$106.75	\$78.69
111,600	9,300	6,200	\$259.78	\$228.16	\$194.06	\$125.86	\$108.50	\$79.98
113,400	9,450	6,300	\$263.97	\$231.84	\$197.19	\$127.89	\$110.25	\$81.27
115,200	9,600	6,400	\$268.16	\$235.52	\$200.32	\$129.92	\$112.00	\$82.56
117,000	9,750	6,500	\$272.35	\$239.20	\$203.45	\$131.95	\$113.75	\$83.85
118,800	9,900	6,600	\$276.54	\$242.88	\$206.58	\$133.98	\$115.50	\$85.14
120,600	10,050	6,700	\$280.73	\$246.56	\$209.71	\$136.01	\$117.25	\$86.43
122,400	10,200	6,800	\$284.92	\$250.24	\$212.84	\$138.04	\$119.00	\$87.72
124,200	10,350	6,900	\$289.11	\$253.92	\$215.97	\$140.07	\$120.75	\$89.01
126,000	10,500	7,000	\$293.30	\$257.60	\$219.10	\$142.10	\$122.50	\$90.30
127,800	10,650	7,100	\$297.49	\$261.28	\$222.23	\$144.13	\$124.25	\$91.59
129,600	10,800	7,200	\$301.68	\$264.96	\$225.36	\$146.16	\$126.00	\$92.88
131,400	10,950	7,300	\$305.87	\$268.64	\$228.49	\$148.19	\$127.75	\$94.17
133,200	11,100	7,400	\$310.06	\$272.32	\$231.62	\$150.22	\$129.50	\$95.46
135,000	11,250	7,500	\$314.25	\$276.00	\$234.75	\$152.25	\$131.25	\$96.75
136,800	11,400	7,600	\$318.44	\$279.68	\$237.88	\$154.28	\$133.00	\$98.04
138,600	11,550	7,700	\$322.63	\$283.36	\$241.01	\$156.31	\$134.75	\$99.33
140,400	11,700	7,800	\$326.82	\$287.04	\$244.14	\$158.34	\$136.50	\$100.62
142,200	11,850	7,900	\$331.01	\$290.72	\$247.27	\$160.37	\$138.25	\$101.91
144,000	12,000	8,000	\$335.20	\$294.40	\$250.40	\$162.40	\$140.00	\$103.20

5 YEARS SICKNESS TO AGE 65 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	\$7.84	\$6.82	\$5.88	\$3.82	\$3.24	\$2.48
5,400	450	300	\$11.76	\$10.23	\$8.82	\$5.73	\$4.86	\$3.72
7,200	600	400	\$15.68	\$13.64	\$11.76	\$7.64	\$6.48	\$4.96
9,000	750	500	\$19.60	\$17.05	\$14.70	\$9.55	\$8.10	\$6.20
10,800	900	600	\$23.52	\$20.46	\$17.64	\$11.46	\$9.72	\$7.44
12,600	1,050	700	\$27.44	\$23.87	\$20.58	\$13.37	\$11.34	\$8.68
14,400	1,200	800	\$31.36	\$27.28	\$23.52	\$15.28	\$12.96	\$9.92
16,200	1,350	900	\$35.28	\$30.69	\$26.46	\$17.19	\$14.58	\$11.16
18,000	1,500	1,000	\$39.20	\$34.10	\$29.40	\$19.10	\$16.20	\$12.40
19,800	1,650	1,100	\$43.12	\$37.51	\$32.34	\$21.01	\$17.82	\$13.64
21,600	1,800	1,200	\$47.04	\$40.92	\$35.28	\$22.92	\$19.44	\$14.88
23,400	1,950	1,300	\$50.96	\$44.33	\$38.22	\$24.83	\$21.06	\$16.12
25,200	2,100	1,400	\$54.88	\$47.74	\$41.16	\$26.74	\$22.68	\$17.36
27,000	2,250	1,500	\$58.80	\$51.15	\$44.10	\$28.65	\$24.30	\$18.60
28,800	2,400	1,600	\$62.72	\$54.56	\$47.04	\$30.56	\$25.92	\$19.84
30,600	2,550	1,700	\$66.64	\$57.97	\$49.98	\$32.47	\$27.54	\$21.08
32,400	2,700	1,800	\$70.56	\$61.38	\$52.92	\$34.38	\$29.16	\$22.32
34,200	2,850	1,900	\$74.48	\$64.79	\$55.86	\$36.29	\$30.78	\$23.56
36,000	3,000	2,000	\$78.40	\$68.20	\$58.80	\$38.20	\$32.40	\$24.80
37,800	3,150	2,100	\$82.32	\$71.61	\$61.74	\$40.11	\$34.02	\$26.04
39,600	3,300	2,200	\$86.24	\$75.02	\$64.68	\$42.02	\$35.64	\$27.28
41,400	3,450	2,300	\$90.16	\$78.43	\$67.62	\$43.93	\$37.26	\$28.52
43,200	3,600	2,400	\$94.08	\$81.84	\$70.56	\$45.84	\$38.88	\$29.76
45,000	3,750	2,500	\$98.00	\$85.25	\$73.50	\$47.75	\$40.50	\$31.00
46,800	3,900	2,600	\$101.92	\$88.66	\$76.44	\$49.66	\$42.12	\$32.24
48,600	4,050	2,700	\$105.84	\$92.07	\$79.38	\$51.57	\$43.74	\$33.48
50,400	4,200	2,800	\$109.76	\$95.48	\$82.32	\$53.48	\$45.36	\$34.72
52,200	4,350	2,900	\$113.68	\$98.89	\$85.26	\$55.39	\$46.98	\$35.96
54,000	4,500	3,000	\$117.60	\$102.30	\$88.20	\$57.30	\$48.60	\$37.20
55,800	4,650	3,100	\$121.52	\$105.71	\$91.14	\$59.21	\$50.22	\$38.44
57,600	4,800	3,200	\$125.44	\$109.12	\$94.08	\$61.12	\$51.84	\$39.68
59,400	4,950	3,300	\$129.36	\$112.53	\$97.02	\$63.03	\$53.46	\$40.92
61,200	5,100	3,400	\$133.28	\$115.94	\$99.96	\$64.94	\$55.08	\$42.16
63,000	5,250	3,500	\$137.20	\$119.35	\$102.90	\$66.85	\$56.70	\$43.40
64,800	5,400	3,600	\$141.12	\$122.76	\$105.84	\$68.76	\$58.32	\$44.64
66,600	5,550	3,700	\$145.04	\$126.17	\$108.78	\$70.67	\$59.94	\$45.88
68,400	5,700	3,800	\$148.96	\$129.58	\$111.72	\$72.58	\$61.56	\$47.12
70,200	5,850	3,900	\$152.88	\$132.99	\$114.66	\$74.49	\$63.18	\$48.36
72,000	6,000	4,000	\$156.80	\$136.40	\$117.60	\$76.40	\$64.80	\$49.60

5 YEARS SICKNESS TO AGE 65 ACCIDENT

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			0-7	14-14	Cost Per Month		90-90	180-180
					30-30	60-60		
73,800	6,150	4,100	\$160.72	\$139.81	\$120.54	\$78.31	\$66.42	\$50.84
75,600	6,300	4,200	\$164.64	\$143.22	\$123.48	\$80.22	\$68.04	\$52.08
77,400	6,450	4,300	\$168.56	\$146.63	\$126.42	\$82.13	\$69.66	\$53.32
79,200	6,600	4,400	\$172.48	\$150.04	\$129.36	\$84.04	\$71.28	\$54.56
81,000	6,750	4,500	\$176.40	\$153.45	\$132.30	\$85.95	\$72.90	\$55.80
82,800	6,900	4,600	\$180.32	\$156.86	\$135.24	\$87.86	\$74.52	\$57.04
84,600	7,050	4,700	\$184.24	\$160.27	\$138.18	\$89.77	\$76.14	\$58.28
86,400	7,200	4,800	\$188.16	\$163.68	\$141.12	\$91.68	\$77.76	\$59.52
88,200	7,350	4,900	\$192.08	\$167.09	\$144.06	\$93.59	\$79.38	\$60.76
90,000	7,500	5,000	\$196.00	\$170.50	\$147.00	\$95.50	\$81.00	\$62.00
91,800	7,650	5,100	\$199.92	\$173.91	\$149.94	\$97.41	\$82.62	\$63.24
93,600	7,800	5,200	\$203.84	\$177.32	\$152.88	\$99.32	\$84.24	\$64.48
95,400	7,950	5,300	\$207.76	\$180.73	\$155.82	\$101.23	\$85.86	\$65.72
97,200	8,100	5,400	\$211.68	\$184.14	\$158.76	\$103.14	\$87.48	\$66.96
99,000	8,250	5,500	\$215.60	\$187.55	\$161.70	\$105.05	\$89.10	\$68.20
100,800	8,400	5,600	\$219.52	\$190.96	\$164.64	\$106.96	\$90.72	\$69.44
102,600	8,550	5,700	\$223.44	\$194.37	\$167.58	\$108.87	\$92.34	\$70.68
104,400	8,700	5,800	\$227.36	\$197.78	\$170.52	\$110.78	\$93.96	\$71.92
106,200	8,850	5,900	\$231.28	\$201.19	\$173.46	\$112.69	\$95.58	\$73.16
108,000	9,000	6,000	\$235.20	\$204.60	\$176.40	\$114.60	\$97.20	\$74.40
109,800	9,150	6,100	\$239.12	\$208.01	\$179.34	\$116.51	\$98.82	\$75.64
111,600	9,300	6,200	\$243.04	\$211.42	\$182.28	\$118.42	\$100.44	\$76.88
113,400	9,450	6,300	\$246.96	\$214.83	\$185.22	\$120.33	\$102.06	\$78.12
115,200	9,600	6,400	\$250.88	\$218.24	\$188.16	\$122.24	\$103.68	\$79.36
117,000	9,750	6,500	\$254.80	\$221.65	\$191.10	\$124.15	\$105.30	\$80.60
118,800	9,900	6,600	\$258.72	\$225.06	\$194.04	\$126.06	\$106.92	\$81.84
120,600	10,050	6,700	\$262.64	\$228.47	\$196.98	\$127.97	\$108.54	\$83.08
122,400	10,200	6,800	\$266.56	\$231.88	\$199.92	\$129.88	\$110.16	\$84.32
124,200	10,350	6,900	\$270.48	\$235.29	\$202.86	\$131.79	\$111.78	\$85.56
126,000	10,500	7,000	\$274.40	\$238.70	\$205.80	\$133.70	\$113.40	\$86.80
127,800	10,650	7,100	\$278.32	\$242.11	\$208.74	\$135.61	\$115.02	\$88.04
129,600	10,800	7,200	\$282.24	\$245.52	\$211.68	\$137.52	\$116.64	\$89.28
131,400	10,950	7,300	\$286.16	\$248.93	\$214.62	\$139.43	\$118.26	\$90.52
133,200	11,100	7,400	\$290.08	\$252.34	\$217.56	\$141.34	\$119.88	\$91.76
135,000	11,250	7,500	\$294.00	\$255.75	\$220.50	\$143.25	\$121.50	\$93.00
136,800	11,400	7,600	\$297.92	\$259.16	\$223.44	\$145.16	\$123.12	\$94.24
138,600	11,550	7,700	\$301.84	\$262.57	\$226.38	\$147.07	\$124.74	\$95.48
140,400	11,700	7,800	\$305.76	\$265.98	\$229.32	\$148.98	\$126.36	\$96.72
142,200	11,850	7,900	\$309.68	\$269.39	\$232.26	\$150.89	\$127.98	\$97.96
144,000	12,000	8,000	\$313.60	\$272.80	\$235.20	\$152.80	\$129.60	\$99.20