



## GROUP SHORT TERM DISABILITY INSURANCE

# Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

**Disability insurance may help protect your income if you're unable to work.**

**Short Term Disability insurance** can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder

**You may receive weekly benefits** that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period explained below.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses:**



**Housing Costs**



**Groceries**



**Car Insurance**



**Child Care**

# Short Term Disability Insurance

## What Your Benefit Provides

This is the benefit you'd receive if you suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

Your weekly STD benefit is 60 percent of the first \$2,770 of your weekly insured predisability earnings, reduced by deductible income.

**Plan Maximum Weekly Benefit:** \$1,662

**Plan Minimum Weekly Benefit:** \$25

### Maximum Benefit Period:

4 weeks if preexisting condition limitation applies; or 13 weeks if preexisting condition limitation does not apply. However, STD Benefits will end on the date Long Term Disability benefits become payable to you under a group plan provided by your employer, even if that occurs before the end of the Maximum Benefit Period.

## Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

If your claim for STD Benefits is approved by The Standard, benefits become payable after you have served continuously the applicable days noted below for your disability and you remain disabled. Benefits are not payable during the benefit waiting period.

- 0 days for accidental injury
- 7 days for physical disease, pregnancy or mental disorder

## How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

STD 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 you begin working for an employer other than State of Oregon, or become self-employed

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

# Additional Feature

## Help With Returning To Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost. Please see your agency or university representative for additional information about this feature and benefit.

# How Much Your Coverage Costs

Because this insurance is offered through State of Oregon, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

Note: Your monthly premium rate is 0.16 percent of your insured monthly earnings.

Use this formula to estimate your monthly premium payment:

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$$\frac{\text{Enter your monthly earnings (cannot be more than \$12,002)}}{\text{Monthly Premium Rate}} \times \$0.0016 = \frac{\text{This amount is an estimate of how much you'd pay each month.}}{\text{This amount is an estimate of how much you'd pay each month.}}$$

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## **Not being able to work also means not being able to earn a paycheck.**

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Medical bills
- Utilities
- Car insurance
- Groceries
- Child care costs

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/disability/needs](https://www.standard.com/disability/needs).

## Important Details

Here's where you'll find the details about the plan.

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of a PEBB Participating Organization as defined in Oregon Administrative Rules (OAR) 101-010-0005, who is regularly scheduled to work and who meets the terms of eligibility for insurance under the Group Policy outlined in the PEBB Administrative Rules

Seasonal/intermittent employees, employees scheduled to work less than 90 days, temporary, and full-time members of the armed forces are not eligible.

### Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period, if you are an elected or appointed official\*
- Apply for coverage and agree to pay premium
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

\*You are eligible on the first day of the calendar month following the month in which you take the oath of office.

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 agency or university representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

### Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent in your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

### 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

## Limitations

Short Term Disability 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
- Confined for any reason in a penal or correctional institution
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

## When Your Benefits End

Your Short Term Disability benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you pass away
- The date you begin working for an employer other than the State of Oregon, or become self-employed

## Deductible Income

Deductible income is income you receive or are eligible to receive while STD 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)
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Any amount you receive or are eligible to receive because of your disability under a state disability income benefit law or similar law
- Any amount you receive or are eligible to receive because of your disability under another group insurance coverage.
- Any amount you receive or are eligible to receive under any unemployment compensation law or similar act or law
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

## When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date State of Oregon ends participation in the group policy

## Group Insurance Certificate

If coverage becomes effective, and you become insured, you will 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.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [standard.com](http://standard.com).

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