Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

Class 1 & 2  The cost of this insurance is paid by Thompson School District.

Class 3 & 4  The cost of insurance is paid by you through payroll deduction. Enrollment materials needed to elect this coverage will be provided.

Eligibility

Definition of a Member
You are a member if you are a regular full-time employee of Thompson School District R2J, actively working at least 37.5 hours each week, and a citizen or resident of the United States or Canada OR a regular part-time employee of Thompson School District R2J, actively working at least 18.75 hours but less than 37.5 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition
Class 1  Full-time Teachers
Class 2  All other full-time Members
Class 3  Part-time Teachers
Class 4  All other part-time Members

Eligibility Waiting Period
You are eligible on the first day of the month that follows or coincides with 30 days of membership.

Class 3 & 4  You will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.

Benefits

Monthly Benefit
66 2/3 percent of the first $9,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers’ compensation, state disability, etc.)

Maximum Monthly Benefit
$6,000

Minimum Monthly Benefit
$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater
Benefit Waiting Period
60 days or the period of sick leave for which you are eligible under the Employer’s sick leave plan, whichever is longer.

Definition of Disability
For the benefit waiting period and the first 36 months for which LTD benefits are payable, being 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 suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

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

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
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<tbody>
<tr>
<td>62</td>
<td>3 years 6 months</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2 years 6 months</td>
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<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69+</td>
<td>1 year</td>
</tr>
</tbody>
</table>

Other Features and Services
- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by Thompson School District R2J. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Thompson School District R2J may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.