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<b>Benefits at a Glance for La Center School District</b>
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<b>Policy #608670</b>
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## **Group Long Term Disability Insurance**

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by La Center School District.

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### **Eligibility**

#### **Eligible Employee**

All active employees of the employer regularly working 17.5 or more hours per week. An eligible employee does not include a temporary or seasonal employee.

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### **Benefits**

#### **Monthly Benefit**

60 percent of the first \$6,667 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

#### **Maximum Monthly Benefit**

\$4,000

#### **Minimum Monthly Benefit**

\$50

#### **Waiting Period Before Benefits Become Payable**

90 days

#### **Definition of Disability**

For the benefit waiting period and the first 24 months for which LTD benefits are paid, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee's own occupation or the employee is unable to earn 80 percent or more of predisability earnings when working in the employee's 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 gainful occupation for which the employee is reasonably fitted by education, training and experience or working but unable to earn at least 60 percent of predisability earnings in any occupation.



### Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until age 65. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
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

### Other Features & Services

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- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Incentive
- Waiver of Premium while LTD benefits are payable

*This information is only a brief description of the group Long Term Disability insurance policy sponsored by La Center School District. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*