



**Standard Insurance Company**  
**Voluntary Short Term Disability Coverage Highlights**  
Public Risk Management of Florida

### **Voluntary Short Term Disability (STD) Insurance**

Short Term Disability insurance pays a weekly benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through Public Risk Management of Florida.

### **Eligibility Requirements**

<b>Effective Date</b>	<ul style="list-style-type: none"><li>• October 1, 2018</li></ul>
<b>Employee</b>	<ul style="list-style-type: none"><li>• An active employee of the Employer</li><li>• Regularly working at least at least the minimum number of hours per week required by your Employer for insurance under the Group Policy</li><li>• Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible</li></ul>
<b>Premium</b>	<ul style="list-style-type: none"><li>• You pay 100 percent of the premium for this coverage through easy payroll deduction</li></ul>

### **Benefit Amount and Duration**

<b>Benefit Percentage</b>	Your weekly STD benefit is 60 percent of the first \$1,667 of your weekly insured predisability earnings, reduced by deductible income
<b>Plan Maximum Weekly Benefit</b>	\$1,000
<b>Plan Minimum Weekly Benefit</b>	\$15 or 10% of your STD Benefit before reduction by Deductible Income, whichever is greater.
<b>Maximum Benefit Period</b>	13 weeks. However, if you are eligible for benefits under an insurance plan sponsored by your employer, your maximum benefit period will be reduced by the benefit waiting period.

Note:

- All late applications (applying 31 days after becoming eligible) and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior STD insurance plan are also subject to medical underwriting approval. To submit a medical history statement online, visit: <http://www.standard.com/mhs>.

### **Employee Coverage Effective Date**

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, 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 human resources representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

### **Understanding Your Plan Design**

<b>Benefit Waiting Period</b>	If your claim for STD Benefits is approved by The Standard, benefits become payable after you have been continuously disabled for the following number of days and remain disabled. Benefits are not payable during the benefit waiting period.	
	Accidental Injury	After 14 days
	Physical disease, pregnancy or mental disorder	After 14 days

**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, or
- You are unable to earn more than 80 percent of your predisability earnings when you work for your employer.

**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 or other salary continuation paid to you by your Employer
- Amounts under an unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while STD benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

**Exclusions**

You are not covered for a disability caused or contributed to by any of the following:

- An intentionally self-inflicted injury
- In the course of any employment for wage or profit, if you are receiving benefits for the disability under any workers' compensation or occupational disease law
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)

**Limitations**

STD 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
- Eligible to receive benefits under a workers' compensation law or similar law
- Working for wage or profit for any employer other than the employer offering your STD coverage, including self-employment
- STD Benefits are not payable for a disability arising out of or in the course of any employment for wage or profit.

**When Benefits End**

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 long term disability benefits become payable to you under a group long term disability policy issued by The Standard
- The date you begin working for an employer other than your employer, or become self-employed

**When Insurance Ends**

Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was made
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date your employer ceases to participate under 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.

**Rates**

If you have questions regarding how to determine your earnings, please contact your human resources representative. Premiums for this coverage will be deducted directly from your paycheck.

To calculate your monthly payroll deduction, use the formula indicated below:

- |   |         |                           |
|---|---------|---------------------------|
| 1. Enter your average weekly earnings,<br>not to exceed \$1,667, on Line 1. | Line 1: | _____                     |
| 2. Multiply your weekly earnings<br>(Line 1) by 0.60 and enter on Line 2.   | Line 2: | _____                     |
| 3. Rate=Line 3:   | Line 3: | _____ <b>\$0.37</b> _____ |
| 4. Multiply Line 2 by the amount<br>entered on Line 3.                      | Line 4: | _____                     |
| 5. Divide the amount entered on<br>Line 4 by 10 and enter on Line 5.        | Line 5: | _____                     |

The amount shown on Line 5 is your estimated monthly payroll deduction.



### **Standard Insurance Company**

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at **[www.standard.com](http://www.standard.com)**.

\* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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GP399-STD/TRUST  
Series 90 (FL/MD/VT)