



Benefits at a Glance for **Associated Employers Trust**

Effective Date December 1, 2011

Option 2

Group Short Term Disability Insurance

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

The cost of this insurance is paid by the employer.

Eligibility

Eligible Employee

A regular employee of a participating employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces of any country, leased employee or independent contractor.

Waiting Period Before Becoming Eligible for Insurance

Please contact your Human Resource Department for details.

Benefits

Weekly Benefit

60 percent of the first \$392 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Weekly Benefit

\$235

Minimum Weekly Benefit

\$25

Waiting Period Before Benefits Become Payable

Seven days.

Definition of Disability

For the benefit waiting period and while STD 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 the employee's own occupation and the employee suffers a loss of at least 20 percent of weekly earnings when working in the employee's own occupation. The employee is not considered disabled when earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

180 days; however, STD benefits will end when LTD benefits begin.

Other Features & Services

- Return to Work Responsibility and Incentive
- Temporary Recovery Provision
- Reasonable Accommodation Expense Benefit

This information is only a brief description of the group STD insurance policy sponsored by Associated Employers Trust. 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 are available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.