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## Benefits at a Glance for Associated Employers Trust

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Effective Date December 1, 2011

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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 the employer.

#### Eligibility

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##### 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, leased employee or independent contractor.

##### Waiting Period Before Becoming Eligible for Insurance

Please contact your Human Resource Department for further details.

#### Benefits

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##### Monthly Benefit

60 percent of the first \$5,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Acceptable evidence of good health may be required.

##### Maximum Monthly Benefit

\$3,000

##### Minimum Monthly Benefit

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

##### Waiting Period Before Benefits Become Payable

180 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 and suffering a loss of at least 20 percent 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 occupation:

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

### Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until age 65 or for 3 years, 6 months, if longer. 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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- Survivors Benefit
- Return to Work Incentive
- Reasonable Accommodation Expense Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Rehabilitation Plan Provision
- Right to Convert

*This information is only a brief description of the group LTD 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.*