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

**Group Policy # 649240 STD Option 2**  
**Effective Date January 1, 2016**

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## **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 your employer.

### **Eligibility**

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#### **Eligible Employee**

A regular employee of a participating employer working at least 20 hours each. 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.

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

Please contact your Human Resources Department for details.

### **Benefits**

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#### **Weekly Benefit**

60% of the first \$4,167 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**

\$2,500

#### **Minimum Weekly Benefit**

\$15

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

Your weekly benefit becomes payable after you have been continuously disabled for 7 days for disability caused by injury, physical disease, pregnancy or mental disorder.

#### **Definition of Disability**

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are 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
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

**Maximum Benefit Period**

180 days

**Other Features & Services**

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

*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 Associated Employers Trust 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.*