



## **Long Term Disability Insurance Highlights**

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### **Thompson School District Long Term Disability Insurance Plan**

Thompson School District has contracted with Standard Insurance Company to provide Long Term Disability (called LTD) Insurance to all eligible employees.

<b>Eligibility</b>	<p>A regular full-time employee of the Employer actively at work at least 37.5 hours per week.</p> <p>A regular part-time employee of the Employer, actively at work at least 18.75 hours but less than 37.5 hours each week.</p>
<b>Benefit Waiting Period</b>	<p>The Benefit Waiting Period is the period you must be continuously disabled before you are eligible to receive benefits.</p> <p>Your Benefit Waiting Period is 60 days.</p>
<b>Monthly Benefit Amount</b>	<p>If you meet the definition of disability, you would be eligible to receive a monthly benefit equal to:</p> <p>66 2/3% of the first \$9,000 of your Predisability Earnings to a maximum of \$6,000 per month.</p>
<b>Definition of Disability</b>	<p>You are disabled when Standard Insurance Company determines that during the first 36 months for which LTD benefits are paid:</p> <ul style="list-style-type: none"><li>• you are limited from performing the material duties of your own occupation due to sickness or injury; and</li><li>• have a 20% or more loss in Indexed Predisability Earnings due to the same sickness or injury.</li></ul> <p>From the end of the Own Occupation Period to the end of the Maximum Benefit Period you are disabled when Standard Insurance Company determines:</p> <ul style="list-style-type: none"><li>• you are limited from performing the material duties of any occupation due to sickness or injury; and</li><li>• have a 40% or more loss in Indexed Predisability Earnings due to the same sickness or injury.</li></ul>
<b>Benefit Duration</b>	<p>Your duration of benefits is based on your age when the disability occurs.</p> <p>Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65.</p>

**Important Note:** This plan highlight is a summary provided to help you understand the Standard Long Term Disability plan. The plan is governed and administered in accordance with the terms of the contract between Standard Insurance and Thompson School District. In the event of a discrepancy, the contract will govern in all cases.

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<b><i>Limitations</i></b>	Mental Disorder, Substance Abuse and Other Limited Conditions: 24-month lifetime combined, unless confined in a Hospital.
<b><i>Reasonable Accommodation Benefit</i></b>	Return to work in any occupation for any employer (excluding self-employment) and Standard will pay that employer for reasonable accommodations for expenses incurred up to \$25,000.
<b><i>Survivor Benefit</i></b>	After being disabled for 180 days, a lump sum equal to 3 times your LTD benefit without reduction by deductible income.
<b><i>Cost of Coverage</i></b>	<p><b>Premiums are paid by Thompson School District for</b> A regular full-time employee of the Employer actively at work at least 37.5 hours per week.</p> <p><b>Premiums are paid by the Employee for</b> A regular part-time employee of the Employer, actively at work at least 18.75 hours but less than 37.5 hours each week.</p>

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