



Benefits at a Glance for Township High School District 211

Group Policy # 165191**Effective Date January 1, 2019**

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by Township High School District 211.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Township High School District 211, actively working at least .5 FTE, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee (this does not include employees on a 10-month basis), a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 2 Certified Staff Members

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Monthly Benefit

60 percent of the first \$10,833 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$6,500

Minimum Monthly Benefit

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

Benefit Waiting Period

Later of the date your salary continuation ends, the date your accumulated PTO/Sick time ends or 180 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, 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, and
- You suffer a loss of at least 20 percent of your pre-disability earnings when working in your own occupation

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

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| • 24 hour coverage, including coverage for work-related disabilities | • Rehabilitation Incentive Benefit |
| • Conversion of Insurance Provision | • Rehabilitation Plan Provision |
| • Employee Assistance Program | • Return to Work Incentive |
| • Family Care Expense Adjustment | • Survivors Benefit |
| • Reasonable Accommodation Expense Benefit | • Temporary Recovery Provision |
| | • Waiver of Premium while LTD benefits are payable |

This information is only a brief description of the group LTD insurance policy sponsored by Township High School District 211. 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 Township High School District 211 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 more complete details of coverage, contact your human resources representative.