



TheStandard®

This information is only a brief description of the group LTD Insurance policy sponsored by your employer. The Standard may cancel this group policy or increase premiums at its discretion. The group insurance certificate contains a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions, when benefits and insurance end, and the terms under which the group policy may be amended and terminated. The controlling provisions will be in the group policy issued by The Standard. Neither the certificate nor this information modifies the group policy or the insurance coverage in any way. For costs and complete details of the coverage, contact your human resources representative or refer to the group insurance certificate.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

Group Long Term Disability Insurance

Benefits at a Glance for University of Utah

Group Policy Effective Date **June 22, 2012**

Group Policy # **649291-A**

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 monthly income benefit payable is based on the amount of the employee's monthly wage base.

Eligibility

Eligible Classes

All active Housestaff or Clinical Fellow employees.

Work Test

A Housestaff or Clinical Fellow employee must work at least 50 percent FTE (full time effort) or greater to be considered a full-time employee.

Waiting Period Before Becoming Eligible for Insurance

None for employees who meet the Work Test.

Cost

The employer pays the entire cost for this coverage.

Benefits

Monthly Income Benefit

66 ²/₃ percent of monthly wage base paid by the employer, not to exceed a benefit of \$3,000 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers' compensation, state disability, etc.).

In no event will the monthly income benefit be less than \$100 after benefits from other sources are subtracted.

Benefits Start

Benefits become payable after you have completed the elimination period.

Elimination Period Before Benefits Become Payable

90 Days.

Group Long Term Disability Insurance

Disability or Disabled is either:

- (1) For the Elimination Period and for the Normal Occupation Period, being unable due to sickness, bodily injury, or pregnancy to perform with reasonable continuity the Material Duties of your Normal Occupation; or
- (2) You are working, but due to sickness, bodily injury, or pregnancy being unable to earn 80% or more of your Increasing Monthly Wage Base; or
- (3) You are continuing to work in your Normal Occupation or any other occupation for which you are reasonably qualified, or you enter a program of Rehabilitation Service and you meet all of the following conditions:
 - (a) you provide proof certified by a Physician that you have contracted an Infectious and Contagious Disease or tested positive for such disease; and
 - (b) you are unable to earn more than 80% of your Increasing Monthly Wage Base; and
 - (c) you are able to perform the Material Duties of your Normal Occupation on a full-time basis, but you are unable to perform these duties due to:
 - (i) restrictions imposed by a Licensing Board, law, or regulation, as a result of contracting an Infectious and Contagious Disease; or
 - (ii) loss of license, as a result of contracting an Infectious and Contagious Disease; or
 - (iii) being administratively relieved of a portion of your duties due to risks posed by your Infectious and Contagious Disease to those individuals you come into contact with.

Infectious and Contagious Disease:

Infectious and Contagious Disease is an asymptomatic disease categorized as communicable by the U.S. Center for Disease Control and Prevention which is potentially life threatening to patients.

Normal Occupation:

Normal Occupation includes any employment, business, trade, or profession that involves Material Duties of the same general character as the type of occupation you are regularly performing for your Employer when Disability begins. In determining your Normal Occupation, The Standard is not limited to looking at the way you perform your job for your Employer, but may also look at the way this type of occupation is generally performed. If your Normal Occupation involves the rendering of professional services and you are required to have a professional or occupational license in order to work, your Normal Occupation is as broad as the scope of your license. You are not Disabled if you are able to perform one or more occupations within the scope of your license.

Group Long Term Disability Insurance

However, if you are a resident then:

During the Elimination Period and the Normal Occupation Period, The Standard will consider your Normal Occupation to be the one medical general or sub-specialty in which you are participating while enrolled as a resident with your Employer, for which there is a specialty or sub-specialty recognized by the American Board of Medical Specialties or the American Dental Association. If the sub-specialty in which residency you are participating is not recognized by the American Board of Medical Specialties or the American Dental Association, you will be considered to be participating in a general specialty residency.

Benefits Continue

During a term of continuous disability until the following age or time limit subject to any applicable limitation or exclusion. If an employee becomes disabled before age 62, LTD benefits may continue until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is 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	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

- Rehabilitation Service (always included)
- Social Security Disability Assistance (always included)
- Monthly wage base insured up to \$4,500
- Rehabilitation Incentive Benefit
- Partial Disability Benefit
- Work Transition Period
- Survivor Income Benefit
- Eligibility When Rehired
- Conversion Privilege
- Option available for insurance to continue during leave of absence