



Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through Roscoe Collegiate Independent School District. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your human resources representative.

Employer Plan Effective Date

A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary LTD coverage can become effective. This level of participation has been agreed upon by Roscoe Collegiate Independent School District and The Standard.

Eligibility

To become insured, you must be:

- A regular employee of Roscoe Collegiate Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- Actively at work at least 30 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period (check with your human resources representative)
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Benefit Amount

You may select a monthly benefit amount in \$100 increments from \$200 to \$8,000; based on the tables and guidelines presented in the Rates section of these Coverage Highlights. The monthly benefit amount must not exceed 66 2/3 percent of your monthly earnings.

Benefits are payable for non-occupational disabilities only. Occupational disabilities are not covered.

Plan Maximum Monthly Benefit: 66 2/3 percent of predisability earnings

Plan Minimum Monthly Benefit: 10 percent of your LTD benefit before reduction by deductible income

Benefit Waiting Period and Maximum Benefit Period

The benefit waiting period is the period of time that you must be continuously disabled before benefits become payable. Benefits are not payable during the benefit waiting period. The maximum benefit period is the period for which benefits are payable. The benefit waiting period and maximum benefit period associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	0 days	7 days	To Age 65 for Sickness and Accident
2	14 days	14 days	To Age 65 for Sickness and Accident
3	30 days	30 days	To Age 65 for Sickness and Accident
4	60 days	60 days	To Age 65 for Sickness and Accident
5	90 days	90 days	To Age 65 for Sickness and Accident
6	180 days	180 days	To Age 65 for Sickness and Accident
7	0 days	7 days	To Age 65 for Sickness and 5 Years for Accident
8	14 days	14 days	To Age 65 for Sickness and 5 Years for Accident
9	30 days	30 days	To Age 65 for Sickness and 5 Years for Accident
10	60 days	60 days	To Age 65 for Sickness and 5 Years for Accident
11	90 days	90 days	To Age 65 for Sickness and 5 Years for Accident
12	180 days	180 days	To Age 65 for Sickness and 5 Years for Accident

Options 1-6: Maximum Benefit Period To Age 65 for Sickness and Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
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

Options 7-12: Maximum Benefit Period To Age 65 for Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
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

Options 7-12: Maximum Benefit Period of 5 years for Sickness

If you become disabled before age 62, LTD benefits may continue during disability for 5 years. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
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

First Day Hospital Benefit

With this benefit, if an insured employee is hospital confined for at least four hours, is admitted as an inpatient and is charged room and board during the benefit waiting period, the benefit waiting period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with benefit waiting periods of 30 days or less.

Preexisting Condition Exclusion

A detailed description of the preexisting condition exclusion is included in the Group Policy. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

Any Occupation Period

The any occupation period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

Other LTD Features

- **Employee Assistance Program (EAP)** – This program offers support, guidance and resources that can help an employee resolve personal issues and meet life's challenges.
- **Family Care Expense Adjustment** – Disabled employees faced with the added expense of family care when returning to work may receive combined income from LTD benefits and work earnings in excess of 100 percent of indexed predisability earnings during the first 12 months immediately after a disabled employee's return to work.
- **Special Dismemberment Provision** – If an employee suffers a lost as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard's prior approval, this benefit allows us to pay up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee's return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.
- **Return to Work (RTW) Incentive** – The Standard's RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee's LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard's prior approval, rehabilitation incentives may include training and education expense, family (child and elder) care expenses, and job-related and job search expenses.

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

Rates

Employees can select a monthly LTD benefit ranging from a minimum of \$200 to a maximum amount based on how much they earn. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period:

1. Find the maximum LTD benefit by locating the amount of your earnings in either the Annual Earnings or Monthly Earnings column. The LTD benefit amount shown associated with these earnings is the maximum amount you can receive. If your earnings fall between two amounts, you must select the lower amount.
2. Select the desired monthly LTD benefit between the minimum of \$200 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
3. In the same row, select the desired benefit waiting period to see the monthly cost for that selection.

If you have questions regarding how to determine your monthly LTD benefit, the benefit waiting period, or the premium payment of your desired benefit, please contact your human resources representative.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.

Options 1-6: Maximum benefit to age 65 for both accident and sickness

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	6.74	5.96	5.04	3.28	2.82	2.06
5,400	450	300	10.11	8.94	7.56	4.92	4.23	3.09
7,200	600	400	13.48	11.92	10.08	6.56	5.64	4.12
9,000	750	500	16.85	14.90	12.60	8.20	7.05	5.15
10,800	900	600	20.22	17.88	15.12	9.84	8.46	6.18
12,600	1,050	700	23.59	20.86	17.64	11.48	9.87	7.21
14,400	1,200	800	26.96	23.84	20.16	13.12	11.28	8.24
16,200	1,350	900	30.33	26.82	22.68	14.76	12.69	9.27
18,000	1,500	1,000	33.70	29.80	25.20	16.40	14.10	10.30
19,800	1,650	1,100	37.07	32.78	27.72	18.04	15.51	11.33
21,600	1,800	1,200	40.44	35.76	30.24	19.68	16.92	12.36
23,400	1,950	1,300	43.81	38.74	32.76	21.32	18.33	13.39
25,200	2,100	1,400	47.18	41.72	35.28	22.96	19.74	14.42
27,000	2,250	1,500	50.55	44.70	37.80	24.60	21.15	15.45
28,800	2,400	1,600	53.92	47.68	40.32	26.24	22.56	16.48
30,600	2,550	1,700	57.29	50.66	42.84	27.88	23.97	17.51
32,400	2,700	1,800	60.66	53.64	45.36	29.52	25.38	18.54
34,200	2,850	1,900	64.03	56.62	47.88	31.16	26.79	19.57
36,000	3,000	2,000	67.40	59.60	50.40	32.80	28.20	20.60
37,800	3,150	2,100	70.77	62.58	52.92	34.44	29.61	21.63
39,600	3,300	2,200	74.14	65.56	55.44	36.08	31.02	22.66
41,400	3,450	2,300	77.51	68.54	57.96	37.72	32.43	23.69
43,200	3,600	2,400	80.88	71.52	60.48	39.36	33.84	24.72
45,000	3,750	2,500	84.25	74.50	63.00	41.00	35.25	25.75
46,800	3,900	2,600	87.62	77.48	65.52	42.64	36.66	26.78
48,600	4,050	2,700	90.99	80.46	68.04	44.28	38.07	27.81
50,400	4,200	2,800	94.36	83.44	70.56	45.92	39.48	28.84
52,200	4,350	2,900	97.73	86.42	73.08	47.56	40.89	29.87
54,000	4,500	3,000	101.10	89.40	75.60	49.20	42.30	30.90
55,800	4,650	3,100	104.47	92.38	78.12	50.84	43.71	31.93
57,600	4,800	3,200	107.84	95.36	80.64	52.48	45.12	32.96
59,400	4,950	3,300	111.21	98.34	83.16	54.12	46.53	33.99
61,200	5,100	3,400	114.58	101.32	85.68	55.76	47.94	35.02
63,000	5,250	3,500	117.95	104.30	88.20	57.40	49.35	36.05
64,800	5,400	3,600	121.32	107.28	90.72	59.04	50.76	37.08
66,600	5,550	3,700	124.69	110.26	93.24	60.68	52.17	38.11
68,400	5,700	3,800	128.06	113.24	95.76	62.32	53.58	39.14
70,200	5,850	3,900	131.43	116.22	98.28	63.96	54.99	40.17
72,000	6,000	4,000	134.80	119.20	100.80	65.60	56.40	41.20
73,800	6,150	4,100	138.17	122.18	103.32	67.24	57.81	42.23

Options 1-6: Maximum benefit to age 65 for both accident and sickness (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
75,600	6,300	4,200	141.54	125.16	105.84	68.88	59.22	43.26
77,400	6,450	4,300	144.91	128.14	108.36	70.52	60.63	44.29
79,200	6,600	4,400	148.28	131.12	110.88	72.16	62.04	45.32
81,000	6,750	4,500	151.65	134.10	113.40	73.80	63.45	46.35
82,800	6,900	4,600	155.02	137.08	115.92	75.44	64.86	47.38
84,600	7,050	4,700	158.39	140.06	118.44	77.08	66.27	48.41
86,400	7,200	4,800	161.76	143.04	120.96	78.72	67.68	49.44
88,200	7,350	4,900	165.13	146.02	123.48	80.36	69.09	50.47
90,000	7,500	5,000	168.50	149.00	126.00	82.00	70.50	51.50
91,800	7,650	5,100	171.87	151.98	128.52	83.64	71.91	52.53
93,600	7,800	5,200	175.24	154.96	131.04	85.28	73.32	53.56
95,400	7,950	5,300	178.61	157.94	133.56	86.92	74.73	54.59
97,200	8,100	5,400	181.98	160.92	136.08	88.56	76.14	55.62
99,000	8,250	5,500	185.35	163.90	138.60	90.20	77.55	56.65
100,800	8,400	5,600	188.72	166.88	141.12	91.84	78.96	57.68
102,600	8,550	5,700	192.09	169.86	143.64	93.48	80.37	58.71
104,400	8,700	5,800	195.46	172.84	146.16	95.12	81.78	59.74
106,200	8,850	5,900	198.83	175.82	148.68	96.76	83.19	60.77
108,000	9,000	6,000	202.20	178.80	151.20	98.40	84.60	61.80
109,800	9,150	6,100	205.57	181.78	153.72	100.04	86.01	62.83
111,600	9,300	6,200	208.94	184.76	156.24	101.68	87.42	63.86
113,400	9,450	6,300	212.31	187.74	158.76	103.32	88.83	64.89
115,200	9,600	6,400	215.68	190.72	161.28	104.96	90.24	65.92
117,000	9,750	6,500	219.05	193.70	163.80	106.60	91.65	66.95
118,800	9,900	6,600	222.42	196.68	166.32	108.24	93.06	67.98
120,600	10,050	6,700	225.79	199.66	168.84	109.88	94.47	69.01
122,400	10,200	6,800	229.16	202.64	171.36	111.52	95.88	70.04
124,200	10,350	6,900	232.53	205.62	173.88	113.16	97.29	71.07
126,000	10,500	7,000	235.90	208.60	176.40	114.80	98.70	72.10
127,800	10,650	7,100	239.27	211.58	178.92	116.44	100.11	73.13
129,600	10,800	7,200	242.64	214.56	181.44	118.08	101.52	74.16
131,400	10,950	7,300	246.01	217.54	183.96	119.72	102.93	75.19
133,200	11,100	7,400	249.38	220.52	186.48	121.36	104.34	76.22
135,000	11,250	7,500	252.75	223.50	189.00	123.00	105.75	77.25
136,800	11,400	7,600	256.12	226.48	191.52	124.64	107.16	78.28
138,600	11,550	7,700	259.49	229.46	194.04	126.28	108.57	79.31
140,400	11,700	7,800	262.86	232.44	196.56	127.92	109.98	80.34
142,200	11,850	7,900	266.23	235.42	199.08	129.56	111.39	81.37
144,000	12,000	8,000	269.60	238.40	201.60	131.20	112.80	82.40

Options 7-12: Maximum benefit to age 65 for accident and 5 years for sickness

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
3,600	300	200	6.34	5.50	4.74	3.08	2.64	2.00
5,400	450	300	9.51	8.25	7.11	4.62	3.96	3.00
7,200	600	400	12.68	11.00	9.48	6.16	5.28	4.00
9,000	750	500	15.85	13.75	11.85	7.70	6.60	5.00
10,800	900	600	19.02	16.50	14.22	9.24	7.92	6.00
12,600	1,050	700	22.19	19.25	16.59	10.78	9.24	7.00
14,400	1,200	800	25.36	22.00	18.96	12.32	10.56	8.00
16,200	1,350	900	28.53	24.75	21.33	13.86	11.88	9.00
18,000	1,500	1,000	31.70	27.50	23.70	15.40	13.20	10.00
19,800	1,650	1,100	34.87	30.25	26.07	16.94	14.52	11.00
21,600	1,800	1,200	38.04	33.00	28.44	18.48	15.84	12.00
23,400	1,950	1,300	41.21	35.75	30.81	20.02	17.16	13.00
25,200	2,100	1,400	44.38	38.50	33.18	21.56	18.48	14.00
27,000	2,250	1,500	47.55	41.25	35.55	23.10	19.80	15.00
28,800	2,400	1,600	50.72	44.00	37.92	24.64	21.12	16.00
30,600	2,550	1,700	53.89	46.75	40.29	26.18	22.44	17.00
32,400	2,700	1,800	57.06	49.50	42.66	27.72	23.76	18.00
34,200	2,850	1,900	60.23	52.25	45.03	29.26	25.08	19.00
36,000	3,000	2,000	63.40	55.00	47.40	30.80	26.40	20.00
37,800	3,150	2,100	66.57	57.75	49.77	32.34	27.72	21.00
39,600	3,300	2,200	69.74	60.50	52.14	33.88	29.04	22.00
41,400	3,450	2,300	72.91	63.25	54.51	35.42	30.36	23.00
43,200	3,600	2,400	76.08	66.00	56.88	36.96	31.68	24.00
45,000	3,750	2,500	79.25	68.75	59.25	38.50	33.00	25.00
46,800	3,900	2,600	82.42	71.50	61.62	40.04	34.32	26.00
48,600	4,050	2,700	85.59	74.25	63.99	41.58	35.64	27.00
50,400	4,200	2,800	88.76	77.00	66.36	43.12	36.96	28.00
52,200	4,350	2,900	91.93	79.75	68.73	44.66	38.28	29.00
54,000	4,500	3,000	95.10	82.50	71.10	46.20	39.60	30.00
55,800	4,650	3,100	98.27	85.25	73.47	47.74	40.92	31.00
57,600	4,800	3,200	101.44	88.00	75.84	49.28	42.24	32.00
59,400	4,950	3,300	104.61	90.75	78.21	50.82	43.56	33.00
61,200	5,100	3,400	107.78	93.50	80.58	52.36	44.88	34.00
63,000	5,250	3,500	110.95	96.25	82.95	53.90	46.20	35.00
64,800	5,400	3,600	114.12	99.00	85.32	55.44	47.52	36.00
66,600	5,550	3,700	117.29	101.75	87.69	56.98	48.84	37.00
68,400	5,700	3,800	120.46	104.50	90.06	58.52	50.16	38.00
70,200	5,850	3,900	123.63	107.25	92.43	60.06	51.48	39.00
72,000	6,000	4,000	126.80	110.00	94.80	61.60	52.80	40.00
73,800	6,150	4,100	129.97	112.75	97.17	63.14	54.12	41.00

Options 7-12: Maximum benefit to age 65 for accident and 5 years for sickness (Continued)

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period					
			Cost Per Month					
			0-7	14-14	30-30	60-60	90-90	180-180
75,600	6,300	4,200	133.14	115.50	99.54	64.68	55.44	42.00
77,400	6,450	4,300	136.31	118.25	101.91	66.22	56.76	43.00
79,200	6,600	4,400	139.48	121.00	104.28	67.76	58.08	44.00
81,000	6,750	4,500	142.65	123.75	106.65	69.30	59.40	45.00
82,800	6,900	4,600	145.82	126.50	109.02	70.84	60.72	46.00
84,600	7,050	4,700	148.99	129.25	111.39	72.38	62.04	47.00
86,400	7,200	4,800	152.16	132.00	113.76	73.92	63.36	48.00
88,200	7,350	4,900	155.33	134.75	116.13	75.46	64.68	49.00
90,000	7,500	5,000	158.50	137.50	118.50	77.00	66.00	50.00
91,800	7,650	5,100	161.67	140.25	120.87	78.54	67.32	51.00
93,600	7,800	5,200	164.84	143.00	123.24	80.08	68.64	52.00
95,400	7,950	5,300	168.01	145.75	125.61	81.62	69.96	53.00
97,200	8,100	5,400	171.18	148.50	127.98	83.16	71.28	54.00
99,000	8,250	5,500	174.35	151.25	130.35	84.70	72.60	55.00
100,800	8,400	5,600	177.52	154.00	132.72	86.24	73.92	56.00
102,600	8,550	5,700	180.69	156.75	135.09	87.78	75.24	57.00
104,400	8,700	5,800	183.86	159.50	137.46	89.32	76.56	58.00
106,200	8,850	5,900	187.03	162.25	139.83	90.86	77.88	59.00
108,000	9,000	6,000	190.20	165.00	142.20	92.40	79.20	60.00
109,800	9,150	6,100	193.37	167.75	144.57	93.94	80.52	61.00
111,600	9,300	6,200	196.54	170.50	146.94	95.48	81.84	62.00
113,400	9,450	6,300	199.71	173.25	149.31	97.02	83.16	63.00
115,200	9,600	6,400	202.88	176.00	151.68	98.56	84.48	64.00
117,000	9,750	6,500	206.05	178.75	154.05	100.10	85.80	65.00
118,800	9,900	6,600	209.22	181.50	156.42	101.64	87.12	66.00
120,600	10,050	6,700	212.39	184.25	158.79	103.18	88.44	67.00
122,400	10,200	6,800	215.56	187.00	161.16	104.72	89.76	68.00
124,200	10,350	6,900	218.73	189.75	163.53	106.26	91.08	69.00
126,000	10,500	7,000	221.90	192.50	165.90	107.80	92.40	70.00
127,800	10,650	7,100	225.07	195.25	168.27	109.34	93.72	71.00
129,600	10,800	7,200	228.24	198.00	170.64	110.88	95.04	72.00
131,400	10,950	7,300	231.41	200.75	173.01	112.42	96.36	73.00
133,200	11,100	7,400	234.58	203.50	175.38	113.96	97.68	74.00
135,000	11,250	7,500	237.75	206.25	177.75	115.50	99.00	75.00
136,800	11,400	7,600	240.92	209.00	180.12	117.04	100.32	76.00
138,600	11,550	7,700	244.09	211.75	182.49	118.58	101.64	77.00
140,400	11,700	7,800	247.26	214.50	184.86	120.12	102.96	78.00
142,200	11,850	7,900	250.43	217.25	187.23	121.66	104.28	79.00
144,000	12,000	8,000	253.60	220.00	189.60	123.20	105.60	80.00