



GROUP SHORT TERM DISABILITY BENEFIT PROGRAM

Group Short Term Disability benefit helps provide financial protection for covered members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this benefit plan is funded by Douglas County School District.

Eligibility	
Definition of a Member	You are a member if you are a regular employee of Douglas County School District actively at work at least .5 Full Time Equivalency (FTE), or a classified employee of the Douglas County School District actively working a minimum of 20 hours a week for at least 9 months, or an ATU (Bus Drivers/Mechanics) employee of the Douglas County School District who works a minimum of 760 hours per year, and a citizen or resident of the United States or Canada. 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.
Eligibility Waiting Period	If you are already a member on the date the group plan is effective, you are eligible on that date. If you become a member after the group plan effective date, you are eligible on the first day of the calendar month that follows 60 consecutive days as a member.
Benefits	
Weekly Benefit	70 percent of the first \$3,571 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
Benefit Waiting Period	Your weekly benefit becomes payable on the later of: A. After you have exhausted all of your own sick time; or B. After you have been continuously disabled for 14 days.

Benefits Continued

Definition of Disability

For the benefit waiting period and while the Short Term Disability 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

90 days. However, STD Benefits will end on the date long term disability benefits become payable to you under a group plan provided by Douglas County School District, even if that occurs before the end of the Maximum Benefit Period.

For Maternity:

- Up to 6 weeks of STD Benefits may be paid following an uncomplicated vaginal birth.
- Up to 8 weeks of STD Benefits may be paid following an uncomplicated Cesarean birth.

Other Features and Services

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

Douglas County School District has retained Standard Insurance Company (The Standard) to act on its behalf as Claims Administrator for the Plan with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Plan. Thereafter, Douglas County School District may elect to hear and decide any further appeals by claimants. In each case, Douglas County School District retains the right of final review and decision on all claims and appeals.

The Standard will also perform certain administrative services for the Plan, including advising and assisting Douglas County School District with preparation and revision of the Plan and providing actuarial services. The Standard has no authority or obligation with respect to management or investment of the assets of the Plan or Douglas County School District right of subrogation under the Plan.

This information is only a brief description of the Short Term Disability benefit plan provided by Douglas County School District and administered by Standard Insurance Company. The controlling provisions will be in the Plan Document adopted by Douglas County School District. The Plan Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Plan Document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of coverage, contact your human resources representative.



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