



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 the Hurst Eules Bedford 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

The group policy effective date is September 1, 2011.

Eligibility

To become insured, you must be:

- A regular employee of the Hurst Eules Bedford 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 20 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 of the first day of the month that follows the date you become an eligible employee
- 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 \$12,000; 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 both Sickness and Accident
2	14 days	14 days	To Age 65 for both Sickness and Accident
3	30 days	30 days	To Age 65 for both Sickness and Accident
4	60 days	60 days	To Age 65 for both Sickness and Accident
5	90 days	90 days	To Age 65 for both Sickness and Accident
6	180 days	180 days	To Age 65 for both Sickness and 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

First Day Hospital Benefit

With this benefit, if an insured employee is admitted as a hospital inpatient for at least four hours 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 general description of the preexisting condition exclusion is included in the Group Voluntary Long Term Disability Insurance for Educators and Administrators brochure. 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

Preexisting Condition Waiver

For the first 45 days of disability, The Standard will pay full benefits even if you have a preexisting condition. After 45 days, The Standard will continue benefits only if the preexisting condition exclusion does not apply.

Own Occupation Period

For the plan’s definition of disability, as described in your brochure, the own occupation period is the first 12 months for which LTD benefits are paid.

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.
- **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 Period To Age 65 for both Sickness & Accident

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	9.74	8.56	7.44	4.38	3.80	2.94
5,400	450	300	14.61	12.84	11.16	6.57	5.70	4.41
7,200	600	400	19.48	17.12	14.88	8.76	7.60	5.88
9,000	750	500	24.35	21.40	18.60	10.95	9.50	7.35
10,800	900	600	29.22	25.68	22.32	13.14	11.40	8.82
12,600	1,050	700	34.09	29.96	26.04	15.33	13.30	10.29
14,400	1,200	800	38.96	34.24	29.76	17.52	15.20	11.76
16,200	1,350	900	43.83	38.52	33.48	19.71	17.10	13.23
18,000	1,500	1,000	48.70	42.80	37.20	21.90	19.00	14.70
19,800	1,650	1,100	53.57	47.08	40.92	24.09	20.90	16.17
21,600	1,800	1,200	58.44	51.36	44.64	26.28	22.80	17.64
23,400	1,950	1,300	63.31	55.64	48.36	28.47	24.70	19.11
25,200	2,100	1,400	68.18	59.92	52.08	30.66	26.60	20.58
27,000	2,250	1,500	73.05	64.20	55.80	32.85	28.50	22.05
28,800	2,400	1,600	77.92	68.48	59.52	35.04	30.40	23.52
30,600	2,550	1,700	82.79	72.76	63.24	37.23	32.30	24.99
32,400	2,700	1,800	87.66	77.04	66.96	39.42	34.20	26.46
34,200	2,850	1,900	92.53	81.32	70.68	41.61	36.10	27.93
36,000	3,000	2,000	97.40	85.60	74.40	43.80	38.00	29.40
37,800	3,150	2,100	102.27	89.88	78.12	45.99	39.90	30.87
39,600	3,300	2,200	107.14	94.16	81.84	48.18	41.80	32.34
41,400	3,450	2,300	112.01	98.44	85.56	50.37	43.70	33.81
43,200	3,600	2,400	116.88	102.72	89.28	52.56	45.60	35.28
45,000	3,750	2,500	121.75	107.00	93.00	54.75	47.50	36.75
46,800	3,900	2,600	126.62	111.28	96.72	56.94	49.40	38.22
48,600	4,050	2,700	131.49	115.56	100.44	59.13	51.30	39.69
50,400	4,200	2,800	136.36	119.84	104.16	61.32	53.20	41.16
52,200	4,350	2,900	141.23	124.12	107.88	63.51	55.10	42.63
54,000	4,500	3,000	146.10	128.40	111.60	65.70	57.00	44.10
55,800	4,650	3,100	150.97	132.68	115.32	67.89	58.90	45.57
57,600	4,800	3,200	155.84	136.96	119.04	70.08	60.80	47.04
59,400	4,950	3,300	160.71	141.24	122.76	72.27	62.70	48.51
61,200	5,100	3,400	165.58	145.52	126.48	74.46	64.60	49.98
63,000	5,250	3,500	170.45	149.80	130.20	76.65	66.50	51.45
64,800	5,400	3,600	175.32	154.08	133.92	78.84	68.40	52.92
66,600	5,550	3,700	180.19	158.36	137.64	81.03	70.30	54.39
68,400	5,700	3,800	185.06	162.64	141.36	83.22	72.20	55.86
70,200	5,850	3,900	189.93	166.92	145.08	85.41	74.10	57.33
72,000	6,000	4,000	194.80	171.20	148.80	87.60	76.00	58.80

Options 1-6: Maximum Benefit Period To Age 65 for both Sickness & Accident (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
73,800	6,150	4,100	199.67	175.48	152.52	89.79	77.90	60.27
75,600	6,300	4,200	204.54	179.76	156.24	91.98	79.80	61.74
77,400	6,450	4,300	209.41	184.04	159.96	94.17	81.70	63.21
79,200	6,600	4,400	214.28	188.32	163.68	96.36	83.60	64.68
81,000	6,750	4,500	219.15	192.60	167.40	98.55	85.50	66.15
82,800	6,900	4,600	224.02	196.88	171.12	100.74	87.40	67.62
84,600	7,050	4,700	228.89	201.16	174.84	102.93	89.30	69.09
86,400	7,200	4,800	233.76	205.44	178.56	105.12	91.20	70.56
88,200	7,350	4,900	238.63	209.72	182.28	107.31	93.10	72.03
90,000	7,500	5,000	243.50	214.00	186.00	109.50	95.00	73.50
91,800	7,650	5,100	248.37	218.28	189.72	111.69	96.90	74.97
93,600	7,800	5,200	253.24	222.56	193.44	113.88	98.80	76.44
95,400	7,950	5,300	258.11	226.84	197.16	116.07	100.70	77.91
97,200	8,100	5,400	262.98	231.12	200.88	118.26	102.60	79.38
99,000	8,250	5,500	267.85	235.40	204.60	120.45	104.50	80.85
100,800	8,400	5,600	272.72	239.68	208.32	122.64	106.40	82.32
102,600	8,550	5,700	277.59	243.96	212.04	124.83	108.30	83.79
104,400	8,700	5,800	282.46	248.24	215.76	127.02	110.20	85.26
106,200	8,850	5,900	287.33	252.52	219.48	129.21	112.10	86.73
108,000	9,000	6,000	292.20	256.80	223.20	131.40	114.00	88.20
109,800	9,150	6,100	297.07	261.08	226.92	133.59	115.90	89.67
111,600	9,300	6,200	301.94	265.36	230.64	135.78	117.80	91.14
113,400	9,450	6,300	306.81	269.64	234.36	137.97	119.70	92.61
115,200	9,600	6,400	311.68	273.92	238.08	140.16	121.60	94.08
117,000	9,750	6,500	316.55	278.20	241.80	142.35	123.50	95.55
118,800	9,900	6,600	321.42	282.48	245.52	144.54	125.40	97.02
120,600	10,050	6,700	326.29	286.76	249.24	146.73	127.30	98.49
122,400	10,200	6,800	331.16	291.04	252.96	148.92	129.20	99.96
124,200	10,350	6,900	336.03	295.32	256.68	151.11	131.10	101.43
126,000	10,500	7,000	340.90	299.60	260.40	153.30	133.00	102.90
127,800	10,650	7,100	345.77	303.88	264.12	155.49	134.90	104.37
129,600	10,800	7,200	350.64	308.16	267.84	157.68	136.80	105.84
131,400	10,950	7,300	355.51	312.44	271.56	159.87	138.70	107.31
133,200	11,100	7,400	360.38	316.72	275.28	162.06	140.60	108.78
135,000	11,250	7,500	365.25	321.00	279.00	164.25	142.50	110.25
136,800	11,400	7,600	370.12	325.28	282.72	166.44	144.40	111.72
138,600	11,550	7,700	374.99	329.56	286.44	168.63	146.30	113.19
140,400	11,700	7,800	379.86	333.84	290.16	170.82	148.20	114.66
142,200	11,850	7,900	384.73	338.12	293.88	173.01	150.10	116.13
144,000	12,000	8,000	389.60	342.40	297.60	175.20	152.00	117.60

Options 1-6: Maximum Benefit Period To Age 65 for both Sickness & Accident (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
145,800	12,150	8,100	394.47	346.68	301.32	177.39	153.90	119.07
147,600	12,300	8,200	399.34	350.96	305.04	179.58	155.80	120.54
149,400	12,450	8,300	404.21	355.24	308.76	181.77	157.70	122.01
151,200	12,600	8,400	409.08	359.52	312.48	183.96	159.60	123.48
153,000	12,750	8,500	413.95	363.80	316.20	186.15	161.50	124.95
154,800	12,900	8,600	418.82	368.08	319.92	188.34	163.40	126.42
156,600	13,050	8,700	423.69	372.36	323.64	190.53	165.30	127.89
158,400	13,200	8,800	428.56	376.64	327.36	192.72	167.20	129.36
160,200	13,350	8,900	433.43	380.92	331.08	194.91	169.10	130.83
162,000	13,500	9,000	438.30	385.20	334.80	197.10	171.00	132.30
163,800	13,650	9,100	443.17	389.48	338.52	199.29	172.90	133.77
165,600	13,800	9,200	448.04	393.76	342.24	201.48	174.80	135.24
167,400	13,950	9,300	452.91	398.04	345.96	203.67	176.70	136.71
169,200	14,100	9,400	457.78	402.32	349.68	205.86	178.60	138.18
171,000	14,250	9,500	462.65	406.60	353.40	208.05	180.50	139.65
172,800	14,400	9,600	467.52	410.88	357.12	210.24	182.40	141.12
174,600	14,550	9,700	472.39	415.16	360.84	212.43	184.30	142.59
176,400	14,700	9,800	477.26	419.44	364.56	214.62	186.20	144.06
178,200	14,850	9,900	482.13	423.72	368.28	216.81	188.10	145.53
180,000	15,000	10,000	487.00	428.00	372.00	219.00	190.00	147.00
181,800	15,150	10,100	491.87	432.28	375.72	221.19	191.90	148.47
183,600	15,300	10,200	496.74	436.56	379.44	223.38	193.80	149.94
185,400	15,450	10,300	501.61	440.84	383.16	225.57	195.70	151.41
187,200	15,600	10,400	506.48	445.12	386.88	227.76	197.60	152.88
189,000	15,750	10,500	511.35	449.40	390.60	229.95	199.50	154.35
190,800	15,900	10,600	516.22	453.68	394.32	232.14	201.40	155.82
192,600	16,050	10,700	521.09	457.96	398.04	234.33	203.30	157.29
194,400	16,200	10,800	525.96	462.24	401.76	236.52	205.20	158.76
196,200	16,350	10,900	530.83	466.52	405.48	238.71	207.10	160.23
198,000	16,500	11,000	535.70	470.80	409.20	240.90	209.00	161.70
199,800	16,650	11,100	540.57	475.08	412.92	243.09	210.90	163.17
201,600	16,800	11,200	545.44	479.36	416.64	245.28	212.80	164.64
203,400	16,950	11,300	550.31	483.64	420.36	247.47	214.70	166.11
205,200	17,100	11,400	555.18	487.92	424.08	249.66	216.60	167.58
207,000	17,250	11,500	560.05	492.20	427.80	251.85	218.50	169.05
208,800	17,400	11,600	564.92	496.48	431.52	254.04	220.40	170.52
210,600	17,550	11,700	569.79	500.76	435.24	256.23	222.30	171.99
212,400	17,700	11,800	574.66	505.04	438.96	258.42	224.20	173.46
214,200	17,850	11,900	579.53	509.32	442.68	260.61	226.10	174.93
216,000	18,000	12,000	584.40	513.60	446.40	262.80	228.00	176.40