



GROUP LONG TERM DISABILITY INSURANCE

Protect your income while coping with a long-lasting disability.

Long Term Disability insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few months or years, this benefit can help you protect your income — and those who depend on it.

Long Term Disability insurance may help protect your income if you can't work and don't get your regular paycheck.

Long Term Disability insurance can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

You can get help returning to work when you're ready. This Long Term Disability coverage includes incentives and assistance to help you get back to work. The Standard may also help pay the costs of modifying your workplace to accommodate your needs.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.* Long-term disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Long Term Disability insurance can help you maintain your lifestyle and pay for things like:**



Housing Costs



Groceries



Car Insurance



College Tuition

*Source: Basic Facts, U.S. Social Security Administration, June 2018

Long Term Disability Insurance

What Your Benefit Provides

This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

Option 1

Your monthly benefit is 40 percent of the first \$37,500 of your insured predisability earnings reduced by deductible income

Option 2

Your monthly benefit is 50 percent of the first \$30,000 of your insured predisability earnings reduced by deductible income

Option 3

Your monthly benefit is 60 percent of the first \$25,000 of your insured predisability earnings reduced by deductible income

Option 4

Your monthly benefit is 66 2/3 percent of the first \$22,500 of your insured predisability earnings reduced by deductible income

Plan maximum per month: \$15,000

Plan minimum per month: \$200

Benefit Waiting Period

If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your monthly benefit.

120 days

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

Until age 65

Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the Maximum Benefit Period table in the Important Details section for specifics.

See the Important Details section for more information, including requirements, limitations, exclusions and definitions.

Additional Features

Help With Returning To Work

This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.

If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.

You may also be eligible to receive an additional benefit of 10 percent of your predisability earnings for participating in an approved rehabilitation plan, subject to the plan maximum.

Survivors Benefit

If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.

How Much Will Your Insurance Cost

Because this insurance is offered through the City of Orlando you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age and benefit amount.

Use this formula to estimate your biweekly premium payment:

$\underline{\hspace{10em}}$	x	$\underline{\hspace{10em}}$	÷ 100 =	---	-->	$\underline{\hspace{10em}}$
Enter your monthly earnings on the line above. Note: cannot be more than your insured earnings based on the option you select below: Option 1: \$37,500 Option 2: \$30,000 Option 3: \$25,000 Option 4: \$22,500		Enter your rate from the rate table.				This amount is an estimate of how much you'd pay each month
						To get a sense of your biweekly premium, take your monthly premium, multiply by 12 months, and divide by 26 pay periods. This is your biweekly premium.

Your Age (as of January 1)	Rate % of Insured Earnings			
	Option 1 (40%)	Option 2 (50%)	Option 3 (60%)	Option 4 (66 2/3%)
<30	0.108	0.173	0.237	0.301
30-34	0.118	0.205	0.291	0.374
35-39	0.162	0.291	0.408	0.566
40-44	0.227	0.452	0.679	0.902
45-49	0.279	0.645	1.011	1.358
50-54	0.377	0.860	1.333	1.792
55-59	0.495	0.936	1.388	1.792
60-64	0.549	0.958	1.366	1.792
65	0.657	1.044	1.431	1.850
66	0.549	0.850	1.151	1.490
67	0.450	0.614	0.818	1.047
68	0.237	0.388	0.538	0.710
69+	0.086	0.140	0.205	0.277

As you consider Long Term Disability insurance, evaluate what makes sense for you.

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you cover your housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at www.standard.com/disability/needs.

Important Details

Here's where you'll find the nitty-gritty details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of the City of Orlando actively working at least 20 hours per week; or
- A transitional employee, other than a sworn firefighter, in full-time attendance at a City of Orlando sponsored police or fire academy; and
- A citizen or resident of the United States or Canada

Employees not eligible:

- A sworn (civil service) member of the police or fire departments of the City of Orlando for whom other legally mandated benefits are provided by the City of Orlando.
- A temporary or seasonal employee, other than a transitional employee, as described above.
- A leased employee.
- An independent contractor.
- A full-time member of the armed forces of any country.

Employee Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period*
- Apply for coverage and agree to pay premiums
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

*You are eligible on the first day following 89 consecutive days as a member. For temporary and seasonal employees: the eligibility waiting period will be reduced by any continuous period of time you served as a temporary or seasonal employee of the Employer immediately preceding the date you become a member.

If you served at least 90 consecutive days as a temporary or seasonal employee immediately prior to becoming a member, you are eligible on the first day of the calendar month coinciding with or next following the date you become a member. If you are a temporary or seasonal employee who has not served at least 90 consecutive days immediately prior to becoming a member, you are eligible on the later of (a) the date you become a member, and (b) first day of the calendar month coinciding with or next following 90 consecutive days as an employee of the Employer.

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.

If you have not previously submitted evidence of insurability that was declined, during the Employer's annual CITYFLEX benefit enrollment period you can elect to enroll in Option 1 (40% benefit) or increase your existing LTD coverage by one increment without submitting evidence of insurability. All other coverage increases, reinstatements and late applications (applying 31 days after becoming eligible), are subject to medical underwriting approval. Please contact Employee Benefits at 407.246.2244 for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability 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 predisability 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, Long Term Disability benefits may continue during disability until age 65 or 3 years, 6 months, whichever is longer. 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	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

Exclusions

You are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A separate preexisting condition exclusion applies for Option 1, Option 2, Option 3 and Option 4.

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance becomes effective under any option:

- For which you, or a reasonably prudent person would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months under any option

Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- During the 24 month own occupation period the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation.

In addition, the length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders, substance abuse, the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder.

When Your Benefits End

Your Long Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Long Term Disability benefits. [Deductible income includes:](#)

- Any paid time off (PTO) benefits payable to you by your Employer, other than accrued personal leave, sick leave, or compensatory time paid in a lump sum after termination of your employment
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits you receive from your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

Group Insurance Certificate

If coverage becomes effective, and you become insured, you can access the group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events on TeamLink under Benefits. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at www.standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP399-LTD/TRUST, GP899-LTD,
GP209-LTD, GP608-LTD,
GP190-LTD/ASSOC/S399,
GP190-LTD/TRUST/S399,
GP491-LTD/TRUST/S399

SI 20351

646879
(10/20)