



## **Your Choice Voluntary Long Term Disability Coverage Highlights – LA**

Ascension Parish School Board

### **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 your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Your Choice Group Voluntary Long Term Disability Insurance brochure included in your packet or check with your human resources representative.

### **Eligibility Requirements**

To become insured, you must be:

- A regular, full-time employee of Ascension Parish School Board, 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
- 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 elect a monthly benefit in increments of \$100 from a minimum of \$200, up to a maximum benefit of \$7,500, not to exceed 66.67% of your covered salary. If at any time the monthly benefit you have chosen exceeds 66.67% of your covered salary, your benefit amount will be reduced to the highest increment for which you are eligible. Long Term Disability benefits will be reduced by deductible income.

During the first 12 months of Disability, deductible income is limited to any Louisiana Teachers extended sick leave law, or any similar act or law, paid to you by your Employer.

Please refer to the Your Choice Group Voluntary Long Term Disability Insurance brochure for the complete definition of deductible income which applies after you have been disabled for 12 months.

### **Benefit Waiting 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 benefit waiting period options associated with your plan include:

	<u>Accidental Injury</u>	<u>Other Disabilities</u>
Option 1	14 days	14 days
Option 2	30 days	30 days
Option 3	60 days	60 days
Option 4	90 days	90 days

If you are hospital confined as an inpatient for your disability and have selected an elimination period of 14 or 30 days, benefits begin immediately. Inpatient means an individual who is physically confined for an overnight stay, as a registered bed patient in a hospital or institution, as defined in the policy or plan.

### **Preexisting Condition Exclusion**

A general description of the preexisting condition exclusion is included in the Your Choice Group Voluntary Long Term Disability Insurance 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

### **Own Occupation Period**

For the plan's definition of disability, as described in your brochure, the own occupation period is the first 24 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.

### **Maximum Benefit Period**

The maximum period for which benefits are payable are shown in the table below. For disability caused by physical disease, pregnancy, or mental disorder: If you become disabled before age 62, LTD benefits may continue during disability to age 65 or for 5 years, whichever is shorter. 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

For disability caused by accidental injury:

If you become disabled before age 62, LTD benefits may continue during disability until you reach the Social Security Normal Retirement Age (SSNRA), to age 65, or 3 years 6 months, whichever is longest. 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	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

**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

**Features**

- Limited Benefit Period for Other Specific Conditions – 24 months
- Mental/Nervous Illness Limitation – 24 months
- Own Occupation – 24 months
- Pre-Existing Condition Limitation – 3/12
- Substance Abuse Limitation – 24 months
- Survivor Benefit – 3 times your gross monthly benefit
- Work Incentive and Child Care Expense Benefit
- Worksite Modification
- Residual and Partial Disability
- Minimum Benefit Payable
- Pre-Existing Condition Benefit
- Non-occupational coverage
- Employee Assistance Program

**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.

**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.

**Maximum benefit to Age 65 or SSNRA for accident and 5 years for sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period			
			Cost Per Month			
			14-14	30-30	60-60	90-90
3,600	300	200	6.38	4.46	3.16	2.58
5,400	450	300	9.57	6.69	4.74	3.87
7,200	600	400	12.76	8.92	6.32	5.16
9,000	750	500	15.95	11.15	7.90	6.45
10,800	900	600	19.14	13.38	9.48	7.74
12,600	1,050	700	22.33	15.61	11.06	9.03
14,400	1,200	800	25.52	17.84	12.64	10.32
16,200	1,350	900	28.71	20.07	14.22	11.61
18,000	1,500	1,000	31.90	22.30	15.80	12.90
19,800	1,650	1,100	35.09	24.53	17.38	14.19
21,600	1,800	1,200	38.28	26.76	18.96	15.48
23,400	1,950	1,300	41.47	28.99	20.54	16.77
25,200	2,100	1,400	44.66	31.22	22.12	18.06
27,000	2,250	1,500	47.85	33.45	23.70	19.35
28,800	2,400	1,600	51.04	35.68	25.28	20.64
30,600	2,550	1,700	54.23	37.91	26.86	21.93
32,400	2,700	1,800	57.42	40.14	28.44	23.22
34,200	2,850	1,900	60.61	42.37	30.02	24.51
36,000	3,000	2,000	63.80	44.60	31.60	25.80
37,800	3,150	2,100	66.99	46.83	33.18	27.09
39,600	3,300	2,200	70.18	49.06	34.76	28.38
41,400	3,450	2,300	73.37	51.29	36.34	29.67
43,200	3,600	2,400	76.56	53.52	37.92	30.96
45,000	3,750	2,500	79.75	55.75	39.50	32.25
46,800	3,900	2,600	82.94	57.98	41.08	33.54
48,600	4,050	2,700	86.13	60.21	42.66	34.83
50,400	4,200	2,800	89.32	62.44	44.24	36.12
52,200	4,350	2,900	92.51	64.67	45.82	37.41

54,000	4,500	3,000	95.70	66.90	47.40	38.70
55,800	4,650	3,100	98.89	69.13	48.98	39.99
57,600	4,800	3,200	102.08	71.36	50.56	41.28
59,400	4,950	3,300	105.27	73.59	52.14	42.57
61,200	5,100	3,400	108.46	75.82	53.72	43.86
63,000	5,250	3,500	111.65	78.05	55.30	45.15
64,800	5,400	3,600	114.84	80.28	56.88	46.44
66,600	5,550	3,700	118.03	82.51	58.46	47.73
68,400	5,700	3,800	121.22	84.74	60.04	49.02
70,200	5,850	3,900	124.41	86.97	61.62	50.31
72,000	6,000	4,000	127.60	89.20	63.20	51.60
73,800	6,150	4,100	130.79	91.43	64.78	52.89
75,600	6,300	4,200	133.98	93.66	66.36	54.18
77,400	6,450	4,300	137.17	95.89	67.94	55.47
79,200	6,600	4,400	140.36	98.12	69.52	56.76
81,000	6,750	4,500	143.55	100.35	71.10	58.05
82,800	6,900	4,600	146.74	102.58	72.68	59.34
84,600	7,050	4,700	149.93	104.81	74.26	60.63
86,400	7,200	4,800	153.12	107.04	75.84	61.92
88,200	7,350	4,900	156.31	109.27	77.42	63.21
90,000	7,500	5,000	159.50	111.50	79.00	64.50
91,800	7,650	5,100	162.69	113.73	80.58	65.79
93,600	7,800	5,200	165.88	115.96	82.16	67.08
95,400	7,950	5,300	169.07	118.19	83.74	68.37
97,200	8,100	5,400	172.26	120.42	85.32	69.66
99,000	8,250	5,500	175.45	122.65	86.90	70.95
100,800	8,400	5,600	178.64	124.88	88.48	72.24
102,600	8,550	5,700	181.83	127.11	90.06	73.53
104,400	8,700	5,800	185.02	129.34	91.64	74.82
106,200	8,850	5,900	188.21	131.57	93.22	76.11
108,000	9,000	6,000	191.40	133.80	94.80	77.40
109,800	9,150	6,100	194.59	136.03	96.38	78.69
111,600	9,300	6,200	197.78	138.26	97.96	79.98
113,400	9,450	6,300	200.97	140.49	99.54	81.27
115,200	9,600	6,400	204.16	142.72	101.12	82.56
117,000	9,750	6,500	207.35	144.95	102.70	83.85
118,800	9,900	6,600	210.54	147.18	104.28	85.14
120,600	10,050	6,700	213.73	149.41	105.86	86.43
122,400	10,200	6,800	216.92	151.64	107.44	87.72
124,200	10,350	6,900	220.11	153.87	109.02	89.01
126,000	10,500	7,000	223.30	156.10	110.60	90.30
127,800	10,650	7,100	226.49	158.33	112.18	91.59
129,600	10,800	7,200	229.68	160.56	113.76	92.88
131,400	10,950	7,300	232.87	162.79	115.34	94.17
133,200	11,100	7,400	236.06	165.02	116.92	95.46
135,000	11,250	7,500	239.25	167.25	118.50	96.75



### **Standard Insurance Company**

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at **[www.standard.com](http://www.standard.com)**.

\* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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