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This information is only a brief description of the group LTD Insurance policy sponsored by your employer. The Standard may cancel this group policy or increase premiums at its discretion. The group insurance certificate contains a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions, when benefits and insurance end, and the terms under which the group policy may be amended and terminated. The controlling provisions will be in the group policy issued by The Standard. Neither the certificate nor this information modifies the group policy or the insurance coverage in any way. For costs and complete details of the coverage, contact your human resources representative or refer to the group insurance certificate.

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# Group Long Term Disability Insurance

## Benefits at a Glance for West Virginia Northern Community College

Group Policy Effective Date **January 1, 2004**

Group Policy # **134972**

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability. The monthly income benefit payable is based on the amount of the employee's monthly wage base.

## Eligibility

### Eligible Classes

All active full-time employees.

### Work Test

All non-faculty employees must work at least 30 hours per week to be considered a full-time employee.

### Waiting Period Before Becoming Eligible for Insurance

None.

### Cost

The employee pays the entire cost of this coverage.

## Benefits

### Monthly Income Benefit

60 percent of monthly wage base paid by the employer, not to exceed a benefit of \$10,000 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers' compensation, state disability, etc.).

In no event will the monthly income benefit be less than \$100; or if greater, 10 percent of the Monthly Income Benefit before benefits from other sources are subtracted.

### Monthly Annuity Premium Benefit

Continues contributions to the employee's TIAA-CREF or Great West Retirement Services retirement annuity while receiving monthly income benefits. The amount of the monthly annuity premium benefit is equal to 12 percent of the employee's monthly wage base.

# Group Long Term Disability Insurance

## Benefits Start

The first day of the month after the end of the elimination period or any period you are eligible to receive payments in each calendar month equal to the full monthly wage base under the employer's short term disability plan or under the employer's sick leave or salary continuation program.

## Elimination Period Before Benefits Become Payable

Six months of continuous disability.

## Definition of Disability

For the first 24 months after the elimination period, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of your normal occupation; and following the normal occupation period being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of any occupation for which the employee is reasonably qualified by education, training or experience; or after the completion of the elimination period, working, but due to sickness, bodily injury or pregnancy being unable to earn more than 80 percent or more of your increasing monthly wage base.

## Benefits Continue

During a term of continuous disability until the following age or time limit subject to any applicable limitation or exclusion:

Age When Disability Starts	Age or Time Limit
Less than 60	to age 65
60 through 64	5 years
65 through 68	to age 70
69 or over	1 year

## Other Features

- Rehabilitation Service
- Social Security Disability Assistance
- Annual Benefit Adjustment – will take effect 36 months after the date benefits are first payable for a term of disability. The adjustment will never be greater than 3 percent. The adjustment will equal the percentage change in the U.S. Consumer Price Index.
- Partial Disability Benefit
- Work Transition Period
- Survivor Income Benefit
- Eligibility When Rehired
- Conversion Privilege
- Option available for insurance to continue during leave of absence