



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 Cross Roads 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, 2010.

Eligibility

To become insured, you must be:

- A regular employee of Cross Roads 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 following your date of hire
- 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 \$300 to \$8,000; 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	7 days	7 days	5 Years for Sickness & To SSNRA for Accident
2	14 days	14 days	5 Years for Sickness & To SSNRA for Accident
3	30 days	30 days	5 Years for Sickness & To SSNRA for Accident
4	90 days	90 days	5 Years for Sickness & To SSNRA for Accident

Options 1-4: Maximum Benefit Period of 5 years for Sickness

If you become disabled before age 62, LTD benefits may continue during disability for 5 years. 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

Options 1-4: Maximum Benefit Period of To SSNRA for Accident

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65 or to the Social Security Normal Retirement Age (SSNRA) 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

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 180-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 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 \$300 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 \$300 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.

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Option 1	Option 2	Option 3	Option 4
\$5,400	\$300	\$11.34	\$9.39	\$7.44	\$3.96
\$7,200	\$400	\$15.12	\$12.52	\$9.92	\$5.28
\$9,000	\$500	\$18.90	\$15.65	\$12.40	\$6.60
\$10,800	\$600	\$22.68	\$18.78	\$14.88	\$7.92
\$12,600	\$700	\$26.46	\$21.91	\$17.36	\$9.24
\$14,400	\$800	\$30.24	\$25.04	\$19.84	\$10.56
\$16,200	\$900	\$34.02	\$28.17	\$22.32	\$11.88
\$18,000	\$1,000	\$37.80	\$31.30	\$24.80	\$13.20
\$19,800	\$1,100	\$41.58	\$34.43	\$27.28	\$14.52
\$21,600	\$1,200	\$45.36	\$37.56	\$29.76	\$15.84
\$23,400	\$1,300	\$49.14	\$40.69	\$32.24	\$17.16
\$25,200	\$1,400	\$52.92	\$43.82	\$34.72	\$18.48
\$27,000	\$1,500	\$56.70	\$46.95	\$37.20	\$19.80
\$28,800	\$1,600	\$60.48	\$50.08	\$39.68	\$21.12
\$30,600	\$1,700	\$64.26	\$53.21	\$42.16	\$22.44
\$32,400	\$1,800	\$68.04	\$56.34	\$44.64	\$23.76
\$34,200	\$1,900	\$71.82	\$59.47	\$47.12	\$25.08
\$36,000	\$2,000	\$75.60	\$62.60	\$49.60	\$26.40
\$37,800	\$2,100	\$79.38	\$65.73	\$52.08	\$27.72
\$39,600	\$2,200	\$83.16	\$68.86	\$54.56	\$29.04
\$41,400	\$2,300	\$86.94	\$71.99	\$57.04	\$30.36
\$43,200	\$2,400	\$90.72	\$75.12	\$59.52	\$31.68
\$45,000	\$2,500	\$94.50	\$78.25	\$62.00	\$33.00
\$46,800	\$2,600	\$98.28	\$81.38	\$64.48	\$34.32
\$48,600	\$2,700	\$102.06	\$84.51	\$66.96	\$35.64
\$50,400	\$2,800	\$105.84	\$87.64	\$69.44	\$36.96
\$52,200	\$2,900	\$109.62	\$90.77	\$71.92	\$38.28
\$54,000	\$3,000	\$113.40	\$93.90	\$74.40	\$39.60
\$55,800	\$3,100	\$117.18	\$97.03	\$76.88	\$40.92
\$57,600	\$3,200	\$120.96	\$100.16	\$79.36	\$42.24
\$59,400	\$3,300	\$124.74	\$103.29	\$81.84	\$43.56
\$61,200	\$3,400	\$128.52	\$106.42	\$84.32	\$44.88
\$63,000	\$3,500	\$132.30	\$109.55	\$86.80	\$46.20
\$64,800	\$3,600	\$136.08	\$112.68	\$89.28	\$47.52
\$66,600	\$3,700	\$139.86	\$115.81	\$91.76	\$48.84
\$68,400	\$3,800	\$143.64	\$118.94	\$94.24	\$50.16
\$70,200	\$3,900	\$147.42	\$122.07	\$96.72	\$51.48
\$72,000	\$4,000	\$151.20	\$125.20	\$99.20	\$52.80
\$73,800	\$4,100	\$154.98	\$128.33	\$101.68	\$54.12
\$75,600	\$4,200	\$158.76	\$131.46	\$104.16	\$55.44

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Option 1	Option 2	Option 3	Option 4
\$77,400	\$4,300	\$162.54	\$134.59	\$106.64	\$56.76
\$79,200	\$4,400	\$166.32	\$137.72	\$109.12	\$58.08
\$81,000	\$4,500	\$170.10	\$140.85	\$111.60	\$59.40
\$82,800	\$4,600	\$173.88	\$143.98	\$114.08	\$60.72
\$84,600	\$4,700	\$177.66	\$147.11	\$116.56	\$62.04
\$86,400	\$4,800	\$181.44	\$150.24	\$119.04	\$63.36
\$88,200	\$4,900	\$185.22	\$153.37	\$121.52	\$64.68
\$90,000	\$5,000	\$189.00	\$156.50	\$124.00	\$66.00
\$91,800	\$5,100	\$192.78	\$159.63	\$126.48	\$67.32
\$93,600	\$5,200	\$196.56	\$162.76	\$128.96	\$68.64
\$95,400	\$5,300	\$200.34	\$165.89	\$131.44	\$69.96
\$97,200	\$5,400	\$204.12	\$169.02	\$133.92	\$71.28
\$99,000	\$5,500	\$207.90	\$172.15	\$136.40	\$72.60
\$100,800	\$5,600	\$211.68	\$175.28	\$138.88	\$73.92
\$102,600	\$5,700	\$215.46	\$178.41	\$141.36	\$75.24
\$104,400	\$5,800	\$219.24	\$181.54	\$143.84	\$76.56
\$106,200	\$5,900	\$223.02	\$184.67	\$146.32	\$77.88
\$108,000	\$6,000	\$226.80	\$187.80	\$148.80	\$79.20
\$109,800	\$6,100	\$230.58	\$190.93	\$151.28	\$80.52
\$111,600	\$6,200	\$234.36	\$194.06	\$153.76	\$81.84
\$114,400	\$6,300	\$238.14	\$197.19	\$156.24	\$83.16
\$115,200	\$6,400	\$241.92	\$200.32	\$158.72	\$84.48
\$117,000	\$6,500	\$245.70	\$203.45	\$161.20	\$85.80
\$118,800	\$6,600	\$249.48	\$206.58	\$163.68	\$87.12
\$120,600	\$6,700	\$253.26	\$209.71	\$166.16	\$88.44
\$122,400	\$6,800	\$257.04	\$212.84	\$168.64	\$89.76
\$124,200	\$6,900	\$260.82	\$215.97	\$171.12	\$91.08
\$126,000	\$7,000	\$264.60	\$219.10	\$173.60	\$92.40
\$127,800	\$7,100	\$268.38	\$222.23	\$176.08	\$93.72
\$129,600	\$7,200	\$272.16	\$225.36	\$178.56	\$95.04
\$131,400	\$7,300	\$275.94	\$228.49	\$181.04	\$96.36
\$133,200	\$7,400	\$279.72	\$231.62	\$183.52	\$97.68
\$135,000	\$7,500	\$283.50	\$234.75	\$186.00	\$99.00
\$136,800	\$7,600	\$287.28	\$237.88	\$188.48	\$100.32
\$138,600	\$7,700	\$291.06	\$241.01	\$190.96	\$101.64
\$140,400	\$7,800	\$294.84	\$244.14	\$193.44	\$102.96
\$142,200	\$7,900	\$298.62	\$247.27	\$195.92	\$104.28
\$144,000	\$8,000	\$302.40	\$250.40	\$198.40	\$105.60