

# Group Long Term Disability Insurance

## Benefits at a Glance for Connecticut State University System

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

Group Policy # **136373-A**

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by paying a percentage of monthly earnings in the event of a covered disability.

## Eligibility

### Eligible Classes

- Class 1** All full-time and part-time employees participating in the Alternate Retirement Program who are management/confidential employees or administrative employees who are members of the State University Organization of Administrative Faculty.
- Class 2** All full-time faculty employees participating in the Alternate Retirement Program who are members of the American Association of University Professors.

### Work Test

A non-faculty employee must work at least 32 hours a week to be considered a full-time employee. Part-time employees must work a minimum of 20 hours a week to be considered a part-time employee.

### Waiting Period Before Becoming Eligible for Insurance

None for employees covered on the group policy effective date; otherwise, one year of service in an eligible class for all other employees.

### Cost

The employer pays for this coverage.

## Benefits

### Monthly Income Benefit

60 percent of monthly wage base paid by the employer, not to exceed a benefit of \$5,690 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers' compensation, etc.).

In no event will the monthly income benefit be less than \$100 or 10 percent of the monthly income benefit before subtracting benefits from other sources.



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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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## Benefits Start

The first day of the month after the end of the elimination period.

## Monthly Annuity Premium Benefit

Continues contributions to an ING Retirement Annuity under the State of Connecticut Alternate Retirement Plan while an employee is receiving a monthly income benefit. The amount of the monthly annuity premium benefit is 13 percent of the employee's monthly wage base.

## Elimination Period Before Benefits Become Payable

Six months.

## Definition of Disability

For the elimination period and the following 24 months, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of the employee's normal occupation.

After that, 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 employee has been continuously disabled for the elimination period and is working but due to sickness, bodily injury or pregnancy is unable to earn 80 percent or more of the employee's 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
59 or younger . . . . .	To age 65
60 but less than 65. . . . .	5 years
65 but less than 69. . . . .	To age 70
69 or over . . . . .	1 year

## Other Features

- Monthly wage base insured up to \$9,167 without submitting acceptable evidence of good health
- Annual Benefit Adjustment
- Work Transition Period
- Survivor Income Benefit
- Conversion Privilege
- Option available for insurance to continue during leave of absence