



## GROUP SHORT TERM DISABILITY INSURANCE

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by Blue Valley School District.\*\*

| Eligibility                       |   |
|-----------------------------------|---|
| <b>Definition of a Member</b>     | <p>You are a member if you are a regular, benefits-eligible employee of Blue Valley School District** who is a citizen or resident of the United States or Canada and one of the following:</p> <p>Working at least 20 hours each week; or</p> <p>A 12-month certified staff member Actively At Work at least .6 FTE.</p> <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor, a Chief Cabinet Member, Superintendent or Administrator.</p> |
| <b>Class Definition</b>           | <p><b>Class 1</b> All benefits-eligible, 12-months certified or classified staff Members</p> <p><b>Class 2</b> Benefits-eligible Members, other than benefits-eligible, 12-months certified or classified staff Members</p>   |
| <b>Eligibility Waiting Period</b> | <p>You are eligible on one of the following dates, but not before the Group Policy Effective Date:</p> <p><b>Class 1:</b> The first day of the second calendar month following the date you become a Member</p> <p><b>Class 2:</b> The first day of the calendar month following 60 consecutive days as a Member</p>  |
| Benefits                          |   |
| <b>Weekly Benefit</b>             | <p>60 percent of the first \$2,500 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p>   |

\*\*For purposes of coverage information provided in the Group Short Term Disability Insurance Benefits at a Glance, "Blue Valley School District" means "Unified School District No 229 Johnson County State of Kansas," who is the Policyholder.

## Benefits Continued

|                                 |   |
|---------------------------------|---|
| <b>Maximum Weekly Benefit</b>   | \$1,500   |
| <b>Minimum Weekly Benefit</b>   | \$15  |
| <b>Benefit Waiting Period</b>   | Your weekly benefit becomes payable after you have been continuously disabled for 30 days.  |
| <b>Definition of Disability</b> | <p>For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:</p> <ul style="list-style-type: none"> <li>• Are unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of your own occupation; and</li> <li>• Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.</li> </ul> <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.</p> |
| <b>Maximum Benefit Period</b>   | 180 days  |

## Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by Blue Valley School District. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and Blue Valley School District may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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