



# Group Long Term Disability Insurance

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

The cost of this insurance is paid by Pacific Northwest Consulting Engineers Health & Welfare Trust and may be added to your gross monthly income. If premium payments are made with "after-tax" dollars, benefits are federally tax-free under current federal tax law.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are a regular Partner, Sole Proprietor or Owner-Employee of a Participating Employer, actively working at least 17.5 hours per week as shown in the Insurance Eligibility Information form, and a citizen or resident of the United States or Canada. 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.
<b>Eligibility Waiting Period</b>	You are eligible on the first of the month that follows or coincides with the waiting period shown in the Insurance Eligibility Information form.

## Benefits

<b>Monthly Benefit</b>	60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Minimum Monthly Benefit</b>	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater
<b>Benefit Waiting Period</b>	180 days

<b>Definition of Disability</b>	<p>For the benefit waiting period and to the end of the maximum benefit period that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"><li>• You are unable to perform with reasonable continuity the material duties of your own occupation, and</li><li>• You 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>																		
<b>Maximum Benefit Period</b>	<p>If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:</p> <table><tr><th>Age</th><th>Maximum Benefit Period</th></tr><tr><td>62</td><td>3 years 6 months</td></tr><tr><td>63</td><td>3 years</td></tr><tr><td>64</td><td>2 years 6 months</td></tr><tr><td>65</td><td>2 years</td></tr><tr><td>66</td><td>1 year 9 months</td></tr><tr><td>67</td><td>1 year 6 months</td></tr><tr><td>68</td><td>1 year 3 months</td></tr><tr><td>69+</td><td>1 year</td></tr></table>	Age	Maximum Benefit Period	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
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## Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by Pacific Northwest Consulting Engineers Health & Welfare Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Pacific Northwest Consulting Engineers Health & Welfare Trust 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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