



Standard Insurance Company
Voluntary Disability Coverage Highlights
 FedAdvantage

Voluntary Disability Insurance

Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through FedAdvantage.

Eligibility Requirements

- | | |
|-----------------|---|
| Employee | <ul style="list-style-type: none"> • A regular employee of a branch, agency, bureau, board, commission or division of the United States Federal Government • Actively working at least 20 hours each week • A citizen or resident of the United States or Canada • Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible |
| Premium | <ul style="list-style-type: none"> • You pay 100 percent of the premium for this coverage through easy payroll deduction financial allotment |

Option 8 Benefit Amount (Premier and Premier LT Plan)

- | | |
|-------------------------------------|--|
| Benefit Percentage | Your monthly benefit is 60 percent of the first \$25,000 of your insured predisability earnings reduced by deductible income |
| Plan Maximum Monthly Benefit | \$15,000 |
| Plan Minimum Monthly Benefit | \$100 |

Disability Impact Study

Request a disability impact analysis of the financial impact as a federal employee if you become disabled. Visit: www.fedadvantage.com/financial-impact-analysis.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above and be actively at work (able to perform all normal duties of your job) on the first day of the pay period in which the allotment is received through a payroll deduction. 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.

Please contact FedAdvantage Service Center at 1.866.973.6605 for more information regarding the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design

- | | | | | | | | |
|---------------------------------|---|--|---------------------------------------|--|------------------------|---------|----------|
| Benefit Waiting Period | <p>If your claim for LTD benefits is approved by The Standard, benefits become payable after the benefit waiting period. This is a specified number of days during which you must remain continuously disabled. Benefits are not payable during the benefit waiting period. You may choose from one of the benefit waiting period options below when you elect your coverage:</p> <table border="0" style="margin-left: 40px;"> <tr> <td></td> <td style="text-align: center;"><u>Option 1 (Premier Plan)</u></td> <td style="text-align: center;"><u>Option 2 (Premier LT Plan)</u></td> </tr> <tr> <td style="vertical-align: top;">Benefit Waiting Period</td> <td style="text-align: center;">30 days</td> <td style="text-align: center;">180 days</td> </tr> </table> | | <u>Option 1 (Premier Plan)</u> | <u>Option 2 (Premier LT Plan)</u> | Benefit Waiting Period | 30 days | 180 days |
| | <u>Option 1 (Premier Plan)</u> | <u>Option 2 (Premier LT Plan)</u> | | | | | |
| Benefit Waiting Period | 30 days | 180 days | | | | | |
| Own Occupation | For the benefit waiting period and the first 24 months for which LTD benefits are paid, | | | | | | |
| Definition of Disability | you are considered disabled when you 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 are suffering a loss of at least 20 percent of your indexed | | | | | | |

predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Any Occupation Definition of Disability

After the own occupation period of disability, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. 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

Deductible Income

Deductible income is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, personal time off (PTO), annual or personal leave pay, severance pay or other forms of salary contribution (including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Benefits under your Federal Employees Retirement System (F.E.R.S) or Civil Service Retirement System (C.S.R.S).
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Benefit Calculation

Example

The LTD benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by deductible income. In the example below, the LTD benefit amount is 60 percent of insured predisability earnings. If your monthly earnings before becoming disabled were \$4,500, and you now receive a monthly Social Security disability benefit of \$1,200 and a monthly retirement benefit of \$900, your monthly LTD benefit would be calculated as follows:

Insured predisability earnings	\$4,500
LTD benefit percentage	X 60%
	\$2,700
Less Social Security disability benefit	-\$1,200
Less retirement benefit	-\$900
Amount of LTD benefit	\$600

Additional Features

Please see your FedAdvantage representative for additional information about the features and benefits below.

24 Hour Coverage	24-hour LTD plans provide coverage for disabilities occurring on or off the job.
Rehabilitation Plan	If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.
Reasonable Accommodation Expense Benefit	If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
Rehabilitation Incentive Benefit	If you agree to participate in a rehabilitation plan that prepares you to return to work (plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10 percent of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.
Lifetime Security Benefit	Your LTD benefit (amount in effect when the claim closes) payments will continue beyond the regular plan Maximum Benefit Period if you are unable to perform two or more Activities of Daily Living or are suffering severe cognitive impairment.
Assisted Living Benefit	Your benefit will be increased by 20 percent of your predisability earnings when you are unable to perform two or more Activities of Daily Living or suffering severe cognitive impairment. The maximum benefit amount cannot exceed \$5,000 in addition to the LTD benefit.
Employee Assistance Program	Includes an Employee Assistance Program and WorkLife Services to offer support, guidance and resources to help you and your household members resolve personal issues.
Survivors Benefit	If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivors benefit equal to three times your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).
Conversion	Allows you to obtain LTD conversion insurance after the termination of your insurance with FedAdvantage.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for a specified period of time, and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which you would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Preexisting Condition The 12 months period just before your insurance becomes effective

Period**Exclusion Period** 24 months

Note: If you elect to increase your LTD Benefits, payment of LTD Benefits are limited to the benefit amount in effect prior to the elective increase if your Disability is caused or contributed to by a preexisting condition.

Limitations

LTD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your indexed predisability earnings, but you elect not to work

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

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 disability insurance 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

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The date your employment terminates
- The date the group policy terminates
- The date you cease to be a member (insurance may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Note: If you are located in Alaska, Florida, Idaho, Kentucky, Oklahoma, Maine, North Carolina, Pennsylvania, Oregon, Washington, or Colorado, your continued coverage under the plan is dependent upon the State Department of Insurance approval of Standard's certificate for your coverage and/or other required regulatory documents.

Rates

If you have questions regarding how to determine your earnings, please contact your FedAdvantage representative. Premiums for this coverage will be deducted directly from your paycheck.

Regular Employee With 30 Day Premier Plan

(Base rate per pay period)

Your Age (as of Employee Last Birthday)	Rate as a percentage of Insured Earnings
<35	.0047
35-44	.0072
45-49	.0105
50-54	.0146
55-59	.0186
60+	.0231

Special Group Employee with 30 day Premier Plan

(Special groups rate per pay period)

Your Age (as of Employee Last Birthday)	Rate as a percentage of Insured Earnings
<35	.0085
35-44	.0133
45-49	.0202
50-54	.0283
55-57	.0359

Special Groups are defined as Law Enforcement Officers, Fire Fighters and Air Traffic Controllers covered under the Special Groups Retirement System

Regular Employee With 180 Day Premier LT Plan

(Base rate per pay period)

Your Age (as of Employee Last Birthday)	Rate as a percentage of Insured Earnings
<35	.0033
35-44	.0050
45-49	.0074
50-54	.0103
55-59	.0130
60+	.0163

Special Group Employee with 180 day Premier LT Plan

(Special groups rate per pay period)

Your Age (as of Employee Last Birthday)	Rate as a percentage of Insured Earnings
<35	.0061
35-44	.0095
45-49	.0144
50-54	.0202
55-57	.0257

Special Groups are defined as Law Enforcement Officers, Fire Fighters and Air Traffic Controllers covered under the Special Groups Retirement System

Insured Earnings means 12 times the first \$25,000 of each insured Member's insured Predisability Earnings, divided by 26

Want to figure out the cost of your Long Term Disability benefit? Here is a calculator worksheet to use as a guide. This example uses an annual salary of \$50,000 for a non-special group's member in the 35-44-year old age range:

LTD Example

1. Enter your annual salary	\$	\$50,000
2. Calculate your bi-weekly salary by dividing Line 1 by 26 (weeks). This amount cannot exceed \$6,923.04		\$1,923.08
3. Multiply Line 2 by the appropriate rate to get your per-pay period cost. Use the rate key above to obtain the rate for your age, occupation and desired benefit option. For the example, cost was determined using rates for a non-law enforcement member age 35 to 44 LTD Only: $0.0050 \times \$1,923.08 =$		\$9.61
4. Add administrative fee		\$1.00
5. Round to the nearest dollar. This is the per-pay period cost.		\$11.00

Note: If you are a monthly paid employee the administrative premium fee is \$2.00 instead of \$1.00.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact FedAdvantage at 1.866.973.6605 or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP190-LTD/S399, GP399-LTD/TRUST, GP899-LTD,
GP209-LTD, GP608-LTD, GP190-LTD/ASSOC/S399,
GP190-LTD/TRUST/S399, GP491-LTD/TRUST/S399