

All In One Disability Insurance

Comprehensive income protection in a single disability plan



All In One Disability group insurance from Standard Insurance Company combines Short Term and Long Term Disability coverage in one simplified package. The plan's robust disability benefits help to meet employee needs while easing the employer's administrative burden. Employer-paid and employee-paid plan designs are available.

Three definitions of disability

All In One Disability uses a three-tier, progressive, definition of disability. During the Benefit Waiting Period and next six months of disability, the Own Occupation definition includes an "Own Job" period. For the next 18 months, the definition of disability is our typical Own Occupation. For any disability lasting more than 24 months the Any Occupation definition applies.

Disability protection when employees need it most

All In One Disability coverage helps employees protect their income when disabilities and illnesses prevent them from working. Features include:

- **90-Day Preexisting Condition Waiver:** For the first 90 days of disability, we will pay disability benefits even if the disability is the result of a preexisting condition

continued on reverse

All In One Disability insurance is available to any group of 10 or more employees. To learn more about All In One Disability from The Standard, contact your insurance advisor or call the Employee Benefits Sales and Service Office for your area at 800.633.8575.

Standard Insurance Company
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Portland OR 97204

www.standard.com

GP190-LTD/S399

All In One Disability Insurance
SI 14914 (3/10) PR/ER

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage please contact your insurance advisor or the Employee Benefits Sales and Service Office for your area.

- **Reasonable Accommodation Expense Benefit:** May provide up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee's return to work
- **Rehabilitation Plan Provision:** May include training and education expenses, family (child and elder) care expenses, and job-related and job-search expenses when approved by The Standard
- **Return to Work Incentive:** For the first 12 (or optional 24) months after return to work, a disabled employee's work earnings are not deducted from his or her disability benefit until the two exceed 100 percent of predisability earnings
- **Survivors Benefit:** Helps to address a family's financial need in the event of the employee's death (a Survivors Benefit when payable will first be applied to reduce an overpayment on the disability claim)

Optional protection

Employers may choose to strengthen this coverage with any of the following:

- **First Day Hospital Benefit:** Satisfies the Benefit Waiting Period if an insured employee is admitted as a hospital inpatient for at least four hours
- **Lifetime Security Benefit:** Helps individuals who are severely disabled by extending disability benefits beyond the regular Maximum Benefit Period*
- **Family Care Expenses Adjustment:** Applies during the 12 or 24 months immediately after a disabled employee's return to work. A portion of dependent care expenses (up to \$250 per dependent or \$500 per family, per month) is deducted from the amount of work earnings offsetting the benefit payment

Employee Assistance Program

Horizon Health offers confidential EAP services to help employees and their families address their personal problems such as stress and anxiety, financial and legal concerns, alcohol and drug abuse and child or elder care. The EAP is automatically included with All In One Disability coverage for groups with 10 to 2,499 insured employees.

* Only available to age 65 or to Social Security Normal Retirement Age Maximum Benefit Periods.