



GROUP SHORT TERM DISABILITY INSURANCE

Option 1

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 the Employer participating in the Colorado Employer Benefit Trust (CEBT).

Eligibility	
Definition of a Member	You are a member if you are a regular employee of an Employer participating in the Colorado Employer Benefit Trust (CEBT), actively working at least the full-time equivalent of .5 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a Board Member, Elected Official, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	You are eligible on the latest of the group policy effective date and one of the following: <ul style="list-style-type: none">• The date your Employer first elects to provide benefits under the group policy.• The date you become a member.

Benefits	
Weekly Benefit	66 2/3% percent of the first \$2,307 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Weekly Benefit	\$1,538

Benefits Continued

Minimum Weekly Benefit	\$15
Benefit Waiting Period	Your weekly benefit becomes payable the first day you are disabled for disability caused by accidental injury and 7 days for disability caused by physical disease, pregnancy or mental disorder.
Definition of Disability	<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">• 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• Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation. <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>
Maximum Benefit Period	90 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 Colorado Employer Benefit Trust (CEBT). 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 Colorado Employer Benefit Trust (CEBT) 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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