



GROUP LONG TERM DISABILITY INSURANCE

Option 1

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 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	
Monthly Benefit	60 percent of the first \$12,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Benefits **Continued**

Maximum Monthly Benefit	\$7,500																		
Minimum Monthly Benefit	\$100																		
Benefit Waiting Period	90 days																		
Definition of Disability	<p>For the benefit waiting period and the first 24 months 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">• You are unable to perform with reasonable continuity the material duties of your own occupation, and• You 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>After the own occupation period of disability, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.</p>																		
Maximum Benefit Period	<p>If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or 3 years, 6 months, whichever is longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:</p> <table><thead><tr><th>Age</th><th>Maximum Benefit Period</th></tr></thead><tbody><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></tbody></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
 - Employee Assistance Program
 - Reasonable Accommodation Expense Benefit
 - Rehabilitation Incentive Benefit
 - Rehabilitation Plan Provision
 - Return to Work Incentive
 - Survivors Benefit
 - Temporary Recovery Provision
 - Waiver of Premium while Long Term Disability benefits are payable
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This information is only a brief description of the group Long 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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