



# Group Short Term Disability Insurance

Protect your income and those who depend on it.

This coverage replaces a portion of your income when you can't work because of a qualifying disability. Even if you're healthy now, it's important to protect yourself and the people who count on your income. This insurance can help you pay the bills when you're unable to work.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits for a qualifying disability that is not work-related

## ② About This Coverage

See the Important Details section for more information, including requirements, exclusions and definitions.

### What Your Benefit Provides

This is the benefit you'd receive if you were to suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

60% of your eligible earnings, up to a maximum benefit of \$2,500 per week. Plan minimum \$25 per week.

### Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

Your choice of one of the following options:

Option 1: 14 days for accidental injury, physical disease, pregnancy or mental disorder

Option 2: 30 days for accidental injury, physical disease, pregnancy or mental disorder

### Late Enrollment Penalty

The late enrollment penalty applies if you do not apply for this coverage within 31 days of becoming eligible.

If you do not apply for your elected coverage option within 31 days of becoming eligible, your benefit waiting period for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage will be 60 days.

### How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

One of the following options based on the benefit waiting period you elected:

Option 1: 60 days

Option 2: 395 days

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## ≡ Additional Features

Your coverage comes with some added features:

### Return to Work Incentive

Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your work earnings exceeds 100% of your predisability earnings.

### Help with Returning to Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

### Health Advocacy Select

These services are provided through an arrangement with a service provider, which is not affiliated with The Standard or any insurance or third-party. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

While you're out on short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. From start to finish, you'll work with one person sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

## 💰How Much Your Coverage Costs

Because this insurance is offered through City of Riverside, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and benefit amount.

**Use this formula to calculate your premium payment:**

$$\frac{\text{Enter your weekly earnings (cannot be more than \$4,167).}}{\text{Enter your rate from the rate table.}} \times 0.60 \times \text{Enter your rate from the rate table.} \div 10 = \text{This amount is an estimate of how much you'd pay each month.}$$

### Option 1

| Your Age<br>(as of January 1) | Rate per \$10 of weekly benefit |
|-------------------------------|---------------------------------|
| <25                           | \$0.13                          |
| 25–29                         | \$0.37                          |
| 30–34                         | \$0.48                          |
| 35–39                         | \$0.30                          |
| 40–44                         | \$0.31                          |
| 45–49                         | \$0.22                          |
| 50–54                         | \$0.24                          |
| 55–59                         | \$0.33                          |
| 60–64                         | \$0.34                          |
| 65–69                         | \$0.39                          |
| 70+                           | \$0.41                          |

### Option 2

| Your Age<br>(as of January 1) | Rate per \$10 of weekly benefit |
|-------------------------------|---------------------------------|
| <25                           | \$0.23                          |
| 25–29                         | \$0.59                          |
| 30–34                         | \$0.73                          |
| 35–39                         | \$0.45                          |
| 40–44                         | \$0.47                          |
| 45–49                         | \$0.34                          |
| 50–54                         | \$0.37                          |
| 55–59                         | \$0.49                          |
| 60–64                         | \$0.51                          |
| 65–69                         | \$0.58                          |
| 70+                           | \$0.60                          |

### Not being able to work also means not being able to earn a paycheck.

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you were to become disabled:

- Mortgage or rent
- Utilities
- Groceries
- Medical bills
- Car insurance
- Childcare costs

To estimate your insurance needs, you'll need to consider your unique circumstances.

Use our online calculator at [www.standard.com/disability/needs](http://www.standard.com/disability/needs).

## Important Details

Here's where you'll find the details about the plan.

### Eligibility Requirements

To be eligible for coverage, you must be a regular, non-represented City Council member, Police Chief, Fire Chief, Executive, Senior Management, Management, Supervisory, Professional, Para-Professional, Confidential or other non-represented employee of the employer; actively at work at least 20 hours each week; and 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.

Class 2: Members not insured under a group Long Term Disability insurance policy issued by The Standard.

### Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period\*
- Apply for coverage and agree to pay premiums
- Be actively at work (able to perform the substantial and material acts of your own occupation) on the day before the scheduled effective date of insurance

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 your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

\*Defined as first of the month that follows the date you become a member

### Definition 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 substantial and material acts necessary to pursue your own occupation and you are not working in your own occupation, or
- You are unable to earn 80% or more of your indexed predisability earnings while working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

### Exclusions

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)
- An activity arising out of or in the course of any employment for wage or profit

### Limitations

Short Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician (which is appropriate for the condition or conditions causing the disability) until your maximum point of recovery
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard and your physician, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

### When Your Benefits End

Your Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a Long Term Disability plan
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

- Your work earnings equal or exceed 80% of your predisability earnings

### Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are entitled to receive while receiving Short Term Disability benefits. Deductible income includes:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid that exceeds 100% of your indexed predisability earnings when added to your Short Term Disability benefit
- Amounts under unemployment compensation law
- Disability benefits received from any other group insurance as determined by the group certificate
- Any retirement benefits received or disability benefits you received or are entitled to receive from your employer's retirement plan
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Earnings or compensation included in your predisability earnings which you receive or have a right to receive while Short Term Disability benefits are payable
- 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 Short Term Disability 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 Short Term Disability benefit amount is 60% of insured predisability earnings. If your weekly earnings before becoming disabled were \$1,000, and you now receive a weekly State Disability Insurance (SDI) benefit of \$450 and a weekly retirement benefit of \$100, your weekly Short Term Disability benefit would be calculated as follows:

|                                          |               |
|------------------------------------------|---------------|
| Insured predisability earnings           | \$1,000       |
| Short Term Disability benefit percentage | X 60%         |
|                                          | <u>\$600</u>  |
| Less SDI benefit                         | -\$450        |
| Less retirement benefit                  | <u>-\$100</u> |
| Amount of Short Term Disability benefit  | \$50*         |

\*In some situations your deductible income may take you down to the Short Term Disability minimum benefit. Refer to the plan minimum weekly benefit information above in this document. This calculation is for illustrative purposes only. Please note your Short Term Disability benefit amount may vary based on your own circumstances, including earnings, if you participate in the State Disability program, whether your employer has a retirement plan and the amount of their contribution.

### When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date City of Riverside ends participation in the group policy

### Group Insurance Certificate

If coverage becomes effective and you become insured, you may 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 are in the group policy, which may be amended retroactively in accordance with its terms.

### About 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. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **[www.standard.com](http://www.standard.com)**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

GP190-STD/S399

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SI 12503-D-CA-641996-C2 (8/26)

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