Standard Insurance Company
University of Arkansas
Campuses offering voluntary coverage
after 3 years of service
Group Policy #762885

UofA
UNIVERSITY OF ARKANSAS SYSTEM

TheStandard®

Voluntary Short Term Disability Insurance

Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

The cost of this coverage is paid for by you through easy payroll deduction.

Disability insurance may help protect your income if you're unable to work.

Short Term Disability insurance can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder.

You may receive weekly benefits that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses, such as:**



Housing Costs



Groceries



Car Insurance



Child Care

Voluntary Short Term Disability Insurance

What Your Benefit Provides This is the benefit you'd receive if you 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 Plan maximum benefit per week: $2,492 Plan minimum benefit per week: $25
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.	• 14 days for pregnancy or the period for which you choose to receive accumulated sick leave, vacation leave, annual leave or catastrophic leave payments, whichever is longer • 14 days for physical disease, mental disorder, accidental injury or the period for which you are eligible to receive available paid leave, whichever is longer
Extended Benefit Waiting Period This applies if you do not apply for this coverage within 31 days of becoming eligible, were eligible for coverage under a prior plan for more than 31 days but were not insured, or if your insurance ends because you failed to pay your premium and is later reinstated.	The extended benefit waiting period does not apply to disabilities caused by accidental injury. For disabilities caused by physical disease, pregnancy or mental disorder during the first 12 months of coverage, the benefit waiting period is the longer of: • 60 days • The period for which you choose to receive accumulated sick leave, vacation leave, annual leave or catastrophic leave payments
How Long Your Benefits Last This is the maximum length of time you could be eligible to receive a weekly disability benefit.	90 days Your STD benefits will stop once you start receiving Long Term Disability (LTD) benefits from the university's group plan.

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

Additional 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 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 the university make approved modifications by covering some or all of the cost.

How Much Your Coverage Costs

Because this insurance is offered through the university, 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.

If you elect the Voluntary Short Term Disability coverage, your monthly rate is 0.473% of monthly earnings.

Use this formula to estimate your monthly premium payment:

	x	0.00473	=	
Enter your monthly earnings (cannot be more than $17,800).		This is your rate applied to your monthly earnings.		This amount is an estimate of how much you'd pay each month.

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 became disabled:

- Housing costs
- Utilities
- Groceries
- Medical bills
- Car insurance
- Child care costs

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at 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:

- You are a member if you are a citizen or resident of the United States or Canada
- An employee with 3 or more consecutive years of employment for a covered employer who subsidizes coverage under the group policy only prior to the completion of 3 consecutive years of employment and who is actively at work half time or greater and on at least a nine-month appointment period

Members covered under any other short term disability insurance group policy issued by us, temporary or seasonal employees, full-time members of the armed forces of any country, leased employees, and independent contractors are not eligible.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Apply for coverage and agree to pay premium
- Be actively at work (able to perform all normal duties of your job) 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.

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 material duties of your own job, and
- You suffer a loss of at least 20% in your predisability earnings when working in your own job.

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

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
- An activity arising out of or in the course of any employment for wage or profit (see workers' compensation limitation below)

Limitations

Short Term Disability 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% of your predisability earnings in your own occupation, but you elect not to
- Receiving sick-leave pay, annual or personal leave pay, severance pay or other salary continuation (including donated amounts) from the university
- 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 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

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 the university'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 the university ends participation in the group policy

Deductible Income

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

- Amounts under unemployment compensation law
- Amounts because of your disability from any other group insurance
- Any amount you receive or are eligible to receive under the university's paid parental leave program
- Amounts 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
- Earnings or compensation included in your predisability earnings which you receive or are eligible 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

Group Insurance Certificate

If coverage becomes effective and you become insured, contact your human resources representative for 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. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

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 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.

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GP399-STD, GP899-STD, GP309-STD, GP209-STD, GP399/ASSOC, GP399-STD/TRUST

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SI **20359** (11/25)