TheStandard®

Group Short Term Disability Insurance

Group Short Term Disability (STD) 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 Software Engineering Services.

Eligibility

Definition of a Member
You are a member if you are a regular employee of Software Engineering Services, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a 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 first day that follows 30 days of membership.

Benefits

Weekly Benefit
60 percent of the first $1,667 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
$1,000

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 after 7 days for disability caused by physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- 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.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

Maximum Benefit Period

90 days

Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

This information is only a brief description of the group STD insurance policy sponsored by Software Engineering Services. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Software Engineering Services 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.