



Benefits at a Glance for Oklahoma Higher Education Employee Interlocal Group

Group Policy # 756496

Effective Date January 1, 2019

Group Long Term Disability Insurance

Group Long Term Disability (LTD) 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 Oklahoma Higher Education Employee Interlocal Group.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Oklahoma Higher Education Employee Interlocal Group who is benefits eligible as determined by your employer, scheduled to be actively working at least 20 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

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows your date of membership.

Benefits

Monthly Benefit

60% percent of the first \$13,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$8,000

Minimum Monthly Benefit

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

90 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, being 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 suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

Definition of Disability Continued

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) 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:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer.
63	To SSNRA, or 3 years, whichever is longer.
64	To SSNRA, or 2 years 6 months, whichever is longer.
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 +	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

Other Features and Services

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| <ul style="list-style-type: none">• 24 hour coverage, including coverage for work-related disabilities• Employee Assistance Program• Family Care Expense Adjustment• Reasonable Accommodation Expense Benefit• Rehabilitation Plan Provision | <ul style="list-style-type: none">• Return to Work Incentive• Return to Work Responsibility• Survivors Benefit• Temporary Recovery Provision• Waiver of Premium while LTD benefits are payable |
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This information is only a brief description of the group LTD insurance policy sponsored by Oklahoma Higher Education Employee Interlocal Group. 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 Oklahoma Higher Education Employee Interlocal Group 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.