



Benefits at a Glance for Community Action Team, Inc. of Columbia County

Group Policy # 160493
Effective Date October 1, 2015

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 Community Action Team, Inc. of Columbia County.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Community Action Team, Inc. of Columbia County hired on or after July 1, 2010, actively working at least 25 hours each week, and a citizen or resident of the United States or Canada **OR** a regular employee of Community Action Team, Inc. of Columbia County hired prior to July 1, 2010, 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

You are eligible on the first day of the month that follows or coincides with 60 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 after you have been continuously disabled for seven days for disability caused by accidental injury, 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

180 days

Other Features and Services

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

This information is only a brief description of the group STD insurance policy sponsored by Community Action Team, Inc. of Columbia County. 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 Community Action Team, Inc. of Columbia County 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.