



The Standard®
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Benefits at a Glance for the Fisher Island Community Association, Inc.

Group Policy # 145658
Effective Date September 1, 2008

Group Short Term Disability Insurance

Group Short Term Disability (STD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of weekly earnings in the event of a covered disability.

The cost of this insurance is paid by the Fisher Island Community Association, Inc.

Eligibility

Eligible Employee

A regular employee of the employer with one year of active employment, other than a Manager, working at least 30 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

If you become an eligible employee on the group policy effective date, you are eligible on that date. If you become an eligible employee after the group policy effective date, the eligible waiting period varies and you should contact your human resources representative for additional information.

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

Waiting Period Before Benefits Become Payable

Eight days for disability caused by accidental injury and eight days for disability caused by physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while STD 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 the employee's own occupation and the employee suffers a loss of at least 20 percent of weekly earnings when working in the employee's own occupation. The employee is not disabled when they are earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

83 days

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Return to Work Responsibility and Incentive
- Temporary Recovery Provision

This information is only a brief description of the group STD insurance policy sponsored by the Fisher Island Community Association, Inc. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.