



GROUP LONG TERM DISABILITY INSURANCE

Group Long Term Disability 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 University of Notre Dame.

Eligibility	
Definition of a Member	<p>You are a member if you are a citizen or resident of the United States or Canada and one of the following:</p> <ol style="list-style-type: none">1. Regular full-time faculty, exempt or non-exempt staff of University of Notre Dame, other than a member of the Congregation of the Holy Cross, actively working at least 30 hours each week; or2. Regular part-time faculty, exempt or non-exempt staff of University of Notre Dame, other than a member of the Congregation of the Holy Cross, actively working at least 20 hours each week. <p>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.</p>
Class Definition	<p>Class 1 Members participating in the Employer's 403(b) defined contribution plan</p> <p>Class 2 Non-exempt members not participating in the Employer's 403(b) defined contribution plan</p>
Eligibility Waiting Period	<p>If you are already a member on the date the group policy is effective, you are eligible on the first day following 1 year as a member. If you become a member after the group policy effective date, you are eligible on the first day following 1 year as a member.</p>

Benefits	
Monthly Benefit	<p>60 percent of the first \$20,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p> <p>Note: If you are a Class 1 member, the amount of the monthly annuity premium benefit is an additional 15 percent of your predisability earnings, but not to exceed \$5,000.</p>

Benefits Continued

Maximum Monthly Benefit	\$12,000																		
Minimum Monthly Benefit	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater																		
Benefit Waiting Period	180 days																		
Definition of Disability	<p>For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"> You are unable to perform with reasonable continuity the material duties of your own occupation, and You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation. <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>After the own occupation period of disability, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"> You are unable to perform with reasonable continuity the material duties of any occupation, or When you work in an occupation but, you are unable to earn 80 percent of more of your predisability earnings. 																		
Maximum Benefit Period	<p>If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>62</td> <td>3 years, 6 months</td> </tr> <tr> <td>63</td> <td>3 years</td> </tr> <tr> <td>64</td> <td>2 years, 6 months</td> </tr> <tr> <td>65</td> <td>2 years</td> </tr> <tr> <td>66</td> <td>1 year, 9 months</td> </tr> <tr> <td>67</td> <td>1 year, 6 months</td> </tr> <tr> <td>68</td> <td>1 year, 3 months</td> </tr> <tr> <td>69 and over</td> <td>1 year</td> </tr> </tbody> </table>	Age	Maximum Benefit Period	62	3 years, 6 months	63	3 years	64	2 years, 6 months	65	2 years	66	1 year, 9 months	67	1 year, 6 months	68	1 year, 3 months	69 and over	1 year
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Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Conversion of Insurance Provision
- Cost of Living Adjustment Benefit
- Employee Assistance Program
- Family Care Expense Adjustment
- Monthly Annuity Premium Benefit if you are participating in the 403(b) defined contribution plan
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by University of Notre Dame. 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 University of Notre Dame 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.



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