**Benefits at a Glance for The George Washington University**

**ATP # 649391**

**Effective Date January 1, 2014**

---

**GW Paid Group Short Term Disability Benefit Program**

GW Paid Group Short Term Disability (GW Paid STD) benefit helps provide financial protection for covered members by promising to pay a weekly benefit in the event you cannot work because of a covered non-occupational illness or injury.

The cost of this benefit program is funded by The George Washington University.

---

**Eligibility**

**Definition of a Member**

You are a member if you are a regular full-time staff or faculty member of The George Washington University, who is one of the following:

1. Full time Staff with 2 years of benefits eligible service, but less than 5 years of benefits eligible service and Actively at Work for at least 40 hours per week. (35 hours for employees of the university’s Biostatistics Center.)

2. Full time Staff with 5 years or more of benefits eligible service and Actively at Work for at least 40 hours per week. (35 hours for employees of the university’s Biostatistics Center.)

3. Full time 12 month Faculty with 2 or more years of benefits eligible service and Actively at Work for at least 20 hours per week.

4. Full time 9/10/11 month Faculty with 2 or more years of benefits eligible service and Actively at Work for at least 20 hours per week.

You are not a member if you are part time, temporary or seasonal employee, Resident, leased employee or an independent contractor.

**Class Definition**

- **Class 1**  Staff with 2-5 years of service
- **Class 2**  All other members

**Eligibility Waiting Period**

You are eligible on the later of the program effective date, and the first day of the month that follows or coincides with two years of membership.
Benefits

**Weekly Benefit**
Class 1: 50 percent of your weekly predisability benefits salary as of the date of disability, reduced by deductible income (e.g., work earnings, workers’ compensation, state disability, etc.).

Class 2: 100 percent of your weekly predisability benefits salary as of the date of disability, reduced by deductible income (e.g., work earnings, workers’ compensation, state disability, etc.).

**Benefit Waiting Period (Elimination Period)**
Your weekly benefit becomes payable after you have been continuously disabled for 14 days.

**Definition of Disability**
For the benefit elimination 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 benefits salary 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 benefits salary.

**Maximum Benefit Period**
166 days

**Other Features and Services**

- Return to Work Responsibility
- Temporary Recovery Provision

The George Washington University has retained Standard Insurance Company to act on its behalf as Claims Administrator for the Program with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Program. Thereafter, The George Washington University may elect to hear and decide any further appeals by claimants. In each case, The George Washington University retains the right of final review and decision on all claims and appeals.

The Standard will also perform certain administrative services for the Program, including advising and assisting The George Washington University with preparation and revision of the Program and providing actuarial services. The Standard has no authority or obligation with respect to management or investment of the assets of the Program or The George Washington University right of subrogation under the Program.

This information is only a brief description of the GW Paid STD benefit program provided by The George Washington University and administered by Standard Insurance Company. The controlling provisions will be in the Program Document adopted by The George Washington University. The Program Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Program Document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of coverage, contact your benefits administration representative.