Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance, with Base and Buy-up options 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 insurance for the Base LTD Plan is paid by George Washington University. The cost of insurance for the Buy-up LTD Plan is paid by you. Eligible employees are automatically enrolled in Basic LTD. To enroll in the Buy-Up LTD Plan, please visit go.gwu.edu/easyenroll.

Eligibility

Definition of a Member
You are a member if you are a citizen staff or faculty employee of The George Washington University, and either:

- Full time Staff with 1 year of benefits eligible service and Actively at Work for at least 35 hours per week.
- Full time Faculty with 1 year of benefits eligible service and Actively at Work for at least 20 hours per week.

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

Eligibility Waiting Period
You are eligible on the later of the group policy effective date, and the first day of the calendar month that follows or coincides with one year of membership.

Benefits

Your monthly benefit is based on whether you elect to participate in the Base or the Buy-up plan. Predisability earnings means 1/12 (one-twelfth) of your annual benefits eligible salary on your last full day of active work.

Your monthly benefit is based on whether you elect to participate in the Base or the Buy-up plan:
### Base LTD Plan

**Monthly Benefit**
Your monthly LTD benefit is 60 percent of your predisability earnings, reduced by deductible income (e.g. work earnings, workers’ compensation, state disability, etc.)

**Maximum Monthly Benefit**
$10,000

**Minimum Monthly Benefit**
$100 or 10%, of your LTD Benefit before reduction by Deductible Income, whichever is greater

**Benefit Waiting Period**
180 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.

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 until age 65, for five years, or to Social Security Normal Retirement Age (SSNRA), whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
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</thead>
<tbody>
<tr>
<td>62</td>
<td>To SSNRA, or 5 years, whichever is longer</td>
</tr>
<tr>
<td>63</td>
<td>To SSNRA, or 4 years, whichever is longer</td>
</tr>
<tr>
<td>64</td>
<td>To SSNRA, or 3 years 6 months, whichever is longer</td>
</tr>
<tr>
<td>65</td>
<td>3 years</td>
</tr>
<tr>
<td>66</td>
<td>2 years 6 months</td>
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<tr>
<td>67</td>
<td>2 years</td>
</tr>
<tr>
<td>68</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>69+</td>
<td>1 year</td>
</tr>
</tbody>
</table>

### Buy-up LTD Plan

**Monthly Benefit**
Your monthly LTD benefit is 66 2/3 percent of your predisability earnings, reduced by deductible income (e.g. work earnings, workers’ compensation, state disability, etc.)

**Maximum Monthly Benefit**
$12,000

**Minimum Monthly Benefit**
$100 or 10%, of your LTD Benefit before reduction by Deductible Income, whichever is greater

**Benefit Waiting Period**
180 days
Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

This information is only a brief description of the group LTD insurance policy sponsored by George Washington University. 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 George Washington University 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 costs and more complete details of coverage, contact your benefits administrative representative.