Voluntary Short Term Disability Insurance
Voluntary Short Term Disability (VSTD) insurance pays a benefit in the event you cannot work because of a covered non-occupational illness or injury. A VSTD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your benefits administration representative.

Employer Plan Effective Date
The plan effective date is January 1, 2014.

Eligibility
To be eligible for this plan you must be a Staff or Faculty member or Resident of The George Washington University, and one of the following:

1. A staff or faculty member with less than two years of full-time service who is either:
   - Full-time Staff and Actively at Work for at least 35 hours per week.
   - Full-time Faculty and Actively at Work for at least 20 hours per week; or

2. Part-time Staff, Faculty and Residents with any years of benefits eligible service and Actively at Work at least 14 hours per week. Part-time Staff have a 6 month eligibility waiting period.

Temporary and seasonal employees, leased employees and independent contractors are excluded.

Employee Coverage Effective Date
Please contact your benefits administration representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:
- Eligibility requirements
- An eligibility waiting period
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one day of active work as an eligible employee.
- If you do not apply for this coverage within 30 calendar days of becoming eligible, your coverage is subject to medical underwriting approval. Employees eligible but not insured under the prior STD insurance plan are also subject to medical underwriting approval.

Benefit Amount
Your weekly benefit is 60 percent of your insured predisability earnings, reduced by deductible income.

Plan Maximum Weekly Benefit: $3,000
Plan Minimum Weekly Benefit: $25
Predisability earnings means 1/52 (one-fifty-second) of your annual benefits eligible salary on your last full day of active work.

Benefit Elimination Period
The benefit waiting period (or elimination period) is the period of time that you must be continuously disabled before benefits become payable. No STD Benefits are payable during the benefit waiting period.

Accidental injury: 30 calendar days
Other disabilities: 30 calendar days

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 your own occupation and you suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation. You are not disabled when you are earning 80 percent or more of your predisability earnings in any occupation.

Maximum Benefit Period
If you become disabled, benefits may continue during disability up to 180 days. If you are eligible to receive benefits under an employer-sponsored Long Term Disability (LTD) plan, STD benefits may continue during disability up to 180 days, minus the length of the benefit waiting period. STD benefits cease to be payable when LTD benefits begin.

Deductible Income
Deductible income is income you receive or are eligible to receive while STD benefits are payable. It includes but is not limited to the following:

- Amounts under unemployment compensation law
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer’s retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive, if you worked as much as you are able considering your disability
- Earnings or compensation included in your predisability earnings and which you receive or are eligible to receive while STD benefits are payable
- Sick pay, annual or personal leave pay, severance pay, or other salary continuation, including donated amounts, (but not vacation pay) paid to you by your Employer, if it exceeds the amount found in a., b., and c.
  a. Determine the amount of your STD Benefit as if there were no Deductible Income, and add your sick pay or other salary continuation to that amount.
  b. Determine 100% of your Indexed Predisability Earnings.
  c. If a. is greater than b., the difference will be Deductible Income
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Additional Features
This STD coverage has the following features:
- You make premium payments through payroll deduction
• STD benefits are federally tax-free under current federal tax law, if premium payments are made with after-tax dollars
• If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification

Exclusions
You are not covered for a disability caused or contributed to by any of the following:
• Involvement in any employment for wage or profit
• Committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
• An intentionally self-inflicted injury, while sane or insane
• War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
• The loss of your professional or occupational license or certification

Limitations
STD benefits are not payable for any period when you are:
• Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
• Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
• Confined for any reason in a penal or correctional institution
• Able to work and earn at least 20 percent of your predisability earnings in your own occupation, but you elect not to work

When Benefits End
STD benefits end automatically on the earliest of:
• The date you are no longer disabled
• The date your maximum benefit period ends
• The date you die
• The date benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
• The date LTD benefits become payable to you under an employer-sponsored LTD plan
• The date you fail to provide proof of continued disability and entitlement to benefits

Group Insurance Certificate
If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.