

Enhanced Disability Plan Features

The Standard Insurance Company offers enhanced long term and short term disability features beginning in 2008. Review the plan certificates on the PEBB Web site for more information on the following features.

What are the new Long Term Disability features?

Rehabilitation Plan. You may be able to be in an approved rehabilitation plan, which could pay training, family care and job-related expenses.

Family Care Expense Adjustment. If you pay for a family member's care so you can go back to work, this program may help you keep more benefit dollars.

Assisted Living Benefit. Employees with severe long-term disabilities may get a one-time assisted-living benefit of up to \$5,000.

Return to Work Incentive. This benefit change may increase the disability benefit you could receive when you return to work.

What are the new Short Term Disability features?

Claims by phone. In 2008 members may submit short term disability claims by telephone to Standard. Submitting these claims by telephone streamlines the claims process and helps speed payment to members.

What are the new Short and Long Term Disability features?

Reasonable Accommodation Expenses. This benefit may pay up to \$25,000 of employer costs for workspace changes that help you get back on the job.

Pre-existing Condition Period. The plans will have a pre-existing condition period of 12 months of being insured with a "look back" for subsequent conditions of three months.

What are insured earnings?

For purposes of determining your payable disability benefit, insured earnings are based on your earnings in effect on your last full day of work. When your insured earnings increase (e.g., with a pay increase), your premium rate increases. Insured earnings do not include overtime pay, bonuses, or dollars received when you opt out of medical coverage.

What is deductible income?

Deductible income means other income you are eligible to receive because of your disability.

Deductible income includes:

- A portion of your earnings from work while disabled
- Sick leave or other salary continuation, including donated leave (but not including vacation or personal business leave)
- A portion of the benefits you are eligible to receive under any other group disability program. This includes state disability income benefits, including public employees retirement system
- **For members employed by the Oregon University System,** benefits you are eligible to receive under any employer-sponsored individual disability policy arranged for individuals in a common group
- Workers' compensation benefits
- Social Security benefits payable to you and your dependents.

How do I file a disability claim?

If you want to file a short term disability claim, you can call Standard beginning Jan. 1, 2008. To file a claim for long term disability benefits, please contact your agency to obtain a disability claim packet. You may also print a copy of the claim packet from PEBB's Web site.

What are the plans' limitations and exclusions?

Review the group short and long term disability insurance certificates. The certificates are available online on the PEBB Web site. You may also contact PEBB to request a copy of the insurance certificate.