



Long Term Disability Insurance

Oregon Educators Benefit Board

Standard Insurance Company



Disability Overview

- What is your biggest asset?
(Hint: It's you.)
- Think of disability insurance as insurance for a portion of your paycheck.
- It provides a monetary benefit if you're unable to work because of a qualifying illness or injury.



Disability Statistics

One in four 20-year-olds
will become disabled



Source: Social Security Basic Facts, April 2, 2014

Top 6 Causes of
Long Term Disability Claims

| | Leading Disablers | % of New Claims |
|---|---------------------------------------|-----------------|
| 1 | Musculoskeletal/ Connective Tissue | 28.6 |
| 2 | Cancer | 15.1 |
| 3 | Injuries and Poisoning | 10.3 |
| 4 | Cardiovascular/Circulatory | 8.7 |
| 5 | Mental Disorders | 8.3 |
| 6 | Nervous System-Related | 7.7 |

Source: 2014 Long-Term Disability Claims Review, Council for Disability Awareness. For more details, go to www.disabilitycanhappen.org.

Long Term Disability (LTD) Insurance

LTD plan includes one each of the following:

| | |
|--|---|
| Maximum Benefit Amount (per month before reduction by deductible income) | \$2,000 / \$4,000 / \$6,000 / \$8,000 |
| Benefit Percentage (based on monthly predisability earnings) | 50% of the first \$16,000 60% of the first \$13,333 66 ^{2/3} % of the first \$12,000 |
| Benefit Waiting Period | 60 days / 90 days / 180 days |
| Maximum Benefit Period | To age 65 or age-graded to Social Security Normal Retirement Age |



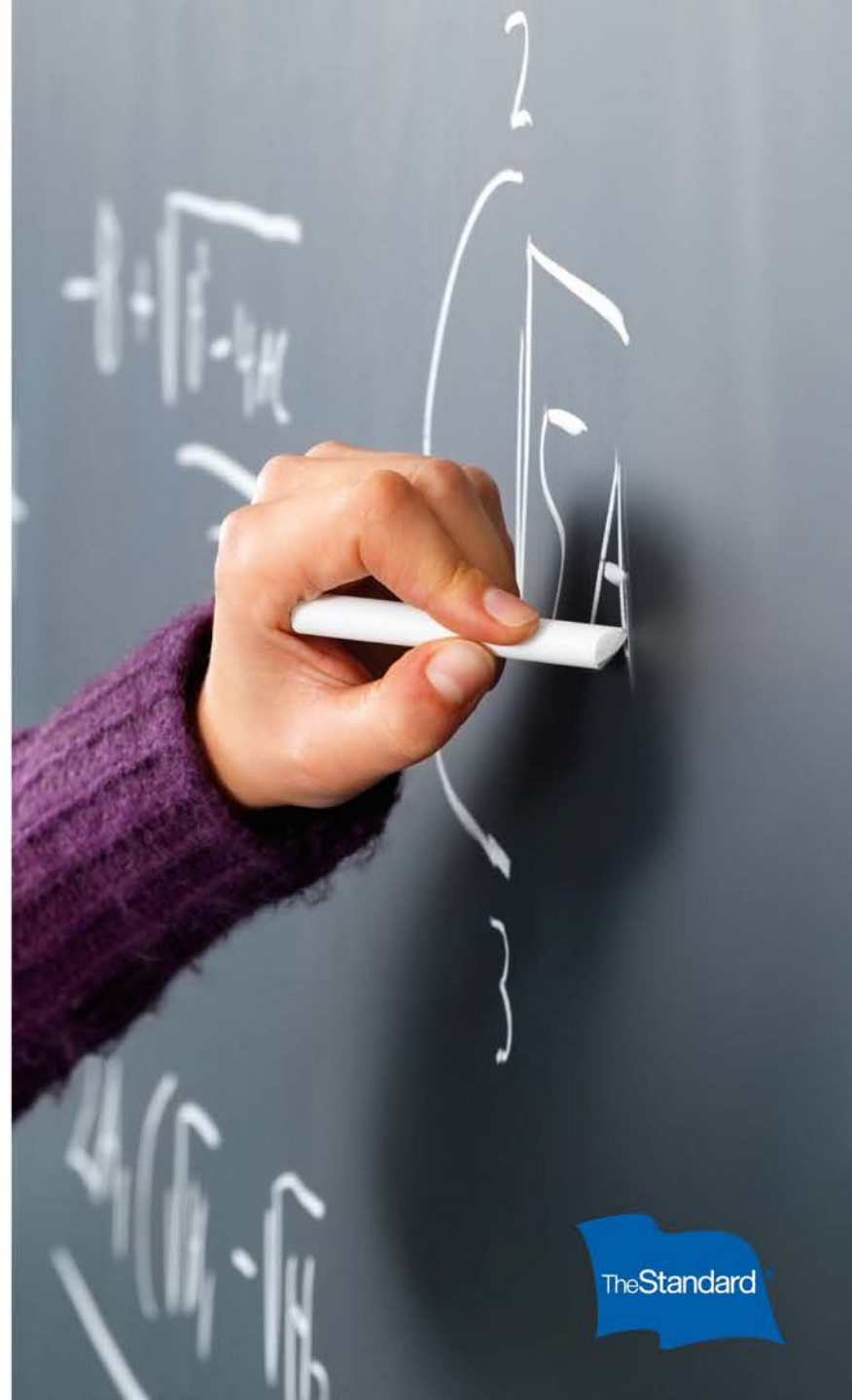
Next Steps

Please review your benefits summary for exclusions, limitations and reductions in benefits.

For more information, please visit The Standard's OEGB microsite at:

www.standard.com/mybenefits/oebb

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or terminated.



The logo features the text "The Standard" in a white, sans-serif font, centered within a blue, wavy-edged shape that resembles a stylized banner or flag. A registered trademark symbol (®) is positioned to the upper right of the word "Standard".

The Standard[®]

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