



Short Term Disability Insurance

Oregon Educators Benefit Board

Standard Insurance Company

TheStandard®

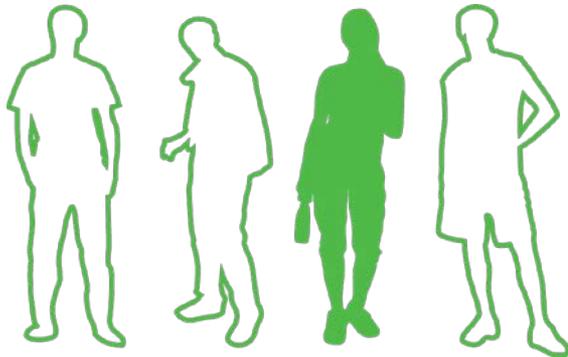
Disability Overview

- 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.

Short Term Disability (STD) Insurance

STD plan includes one each of the following:

Maximum Benefit Amount (per week before reduction by deductible income)	\$1,500
Benefit Percentage (based on weekly predisability earnings)	60% of the first \$2,500 66 ^{2/3} % of the first \$2,250 70% of the first \$2,143
Benefit Waiting Period	7 days / 14 days / 30 days
Maximum Benefit Period	60 days / 90 days



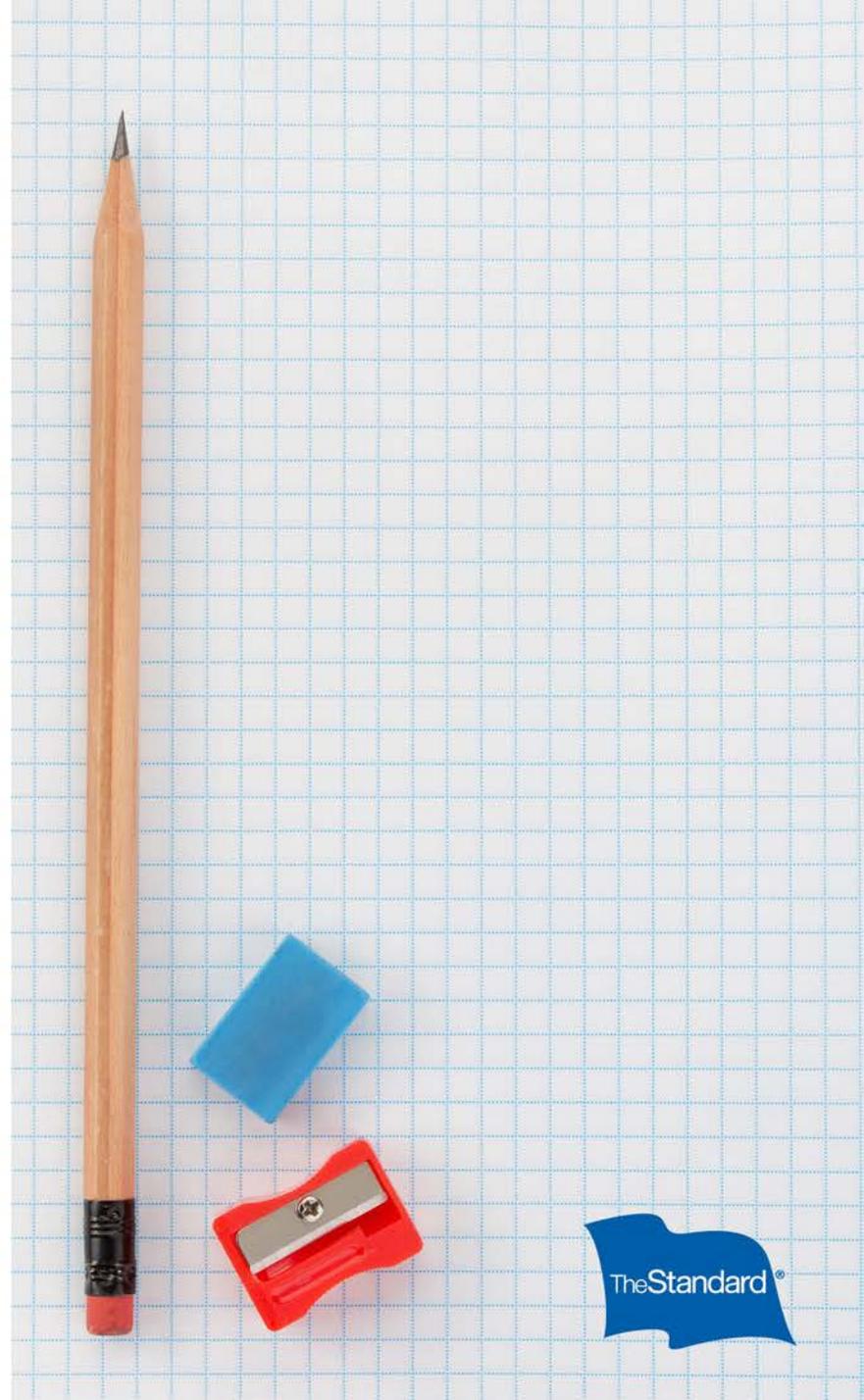
Next Steps

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

For more information, please visit The Standard's OEBB 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, ribbon-like shape. A registered trademark symbol (®) is located to the right of the word "Standard".

The Standard[®]

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