



Group Short Term Disability Insurance

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by Western States Health & Welfare Trust Fund of the OPEIU.

Eligibility

Definition of a Member	You are a member if you are an active employee of a Trade Union for whom contributions for insurance are being made to and accepted by the Policyholder. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	You are eligible for insurance on the first day of the second calendar month following the completion of one full credit month.

Benefits

Weekly Benefit	Week 1 through 13: \$100 per week Week 14 through 26: \$110 per week
Benefit Waiting Period	Your weekly benefit becomes payable the first day you are disabled for disability caused by accidental injury and after 2 days for disability caused by physical disease, pregnancy or mental disorder.
Definition of Disability	For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you are unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation.
Maximum Benefit Period	26 weeks

Other Features and Services

- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by Western States Health & Welfare Trust Fund of the OPEIU. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Western States Health & Welfare Trust Fund of the OPEIU 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 more complete details of coverage, contact your human resources representative.

Group Short Term Disability Insurance

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