Standard Insurance Company
Midwest Coalition Trust
Group Policy #764981

Group Short Term Disability Insurance

Protect your income and those who depend on it.

This coverage replaces a portion of your income when you can't work because of a qualifying disability. Even if you're healthy now, it's important to protect yourself and the people who count on your income. This insurance can help you pay the bills when you're unable to work.

*For purposes of coverage information provided in the Group Short Term Disability Insurance Coverage Highlights, "National Coalition of Labor" means "Midwest Coalition of Labor Trust", who is the policyholder.

This plan offers:

- Competitive group rates
- Benefits for a qualifying disability that occurs on or off the job

About This Coverage

See the Important Details section for more information, including requirements, exclusions and definitions.

What Your Benefit Provides This is the benefit you'd receive if you were to suffer a qualifying disability.	Option 1: $250 per week Option 2: $500 per week Plan minimum: Option 1: $25 per week Option 2: $50 per week
Benefit Waiting Period If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.	14 days for accidental injury 14 days for physical disease, pregnancy or mental disorder
Extended Benefit Waiting Period This applies if you do not apply for this coverage within 31 days of becoming eligible, were eligible for coverage under a prior plan for more than 31 days but were not insured, or if your insurance ends because you failed to pay your premium and is later reinstated.	60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.

How Long Your Benefits Last This is the maximum length of time you could be eligible to receive a weekly disability benefit.	24 weeks

Additional Features

Your coverage comes with some added features:

Health Advocacy Select These services are provided through an arrangement with a service provider, which is not affiliated with The Standard or any insurance or third-party. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.	While you're out on short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. From start to finish, you'll work with one person sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

How Much Your Coverage Costs

Because this insurance is offered through Midwest Coalition Labor, you'll have access to competitive group rates that may be more affordable than those available through individual insurance.

Your Age (as of 1st of month following/coinciding with date of birth)	Monthly Premiums for $250 / $500
<25	$4.25 / $8.50
25–29	$5.50 / $11.00
30–34	$6.00 / $12.00
35–39	$7.50 / $15.00
40–44	$7.75 / $15.50
45–49	$11.50 / $23.00
50–54	$12.25 / $24.50
55–59	$18.50 / $37.00
60–64	$19.00 / $38.00
65–69	$22.25 / $44.50
70+	$23.50 / $47.00

Not being able to work also means not being able to earn a paycheck. As you consider Short Term Disability insurance, think about the expenses you would need to cover if you were to become disabled:

- Mortgage or rent
- Utilities
- Groceries
- Medical bills
- Car insurance
- Childcare costs

To estimate your insurance needs, you'll need to consider your unique circumstances.
Use our online calculator at **www.standard.com/disability/needs**.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be a member in good standing with the National Coalition of Labor, a citizen or resident of the United States or Canada, and a member of Class 3 - All other members residing in one of the following states: California, Connecticut, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, Oregon or Washington, other than owner/operators opting out of state disability insurance plan.

Temporary and seasonal members, full-time members of the armed forces and leased members are not eligible.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Apply for coverage and agree to pay premiums
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

*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 full day of active work as an eligible employee.

Please contact National Coalition of Labor for more information regarding the requirements that must be satisfied for your insurance to become effective.

*Defined as the date you become a member

Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20% in your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your 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

Short Term Disability 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% of your predisability earnings in your own occupation but you elect not to

When Your Benefits End

Your Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a Long Term Disability plan
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. Deductible income includes:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid
- Amounts under unemployment compensation law

- Any retirement or disability benefits received from your employer's retirement plan which are not attributable to your contributions
- Amounts 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 work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short Term Disability benefits are payable
- 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

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the National Coalition of Labor ends participation in the group policy

Group Insurance Certificate

If coverage becomes effective and you become insured, you may receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions are in the group policy, which may be amended retroactively in accordance with its terms.

About Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **www.standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

GP399-STD, GP899-STD, GP309-STD, GP209-STD, GP399/ASSOC, GP399-STD/TRUST

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SI 12503-D-IL-764981-C3 (10/26)
8260605-1457191