



Explore Your Employee Benefits

We believe in protecting what matters

University of Florida

All Members other than Residents and Interns of
University of Florida College of Veterinary Medicine

Standard Insurance Company





Act Now to Help Protect What You Care About

Explore your benefit options with University of Florida.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my family?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that University of Florida offers can play a role in helping you achieve financial security.

Enrolling in coverage now is an easy way to help make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance options from Standard Insurance Company (The Standard).



When you buy insurance through work, you get competitive group rates. And it's convenient, with premiums deducted right from your paycheck.



Benefits You Can Add at Group Rates

- Life insurance
- Disability insurance



**Make sure you and
your loved ones
have the protection
you need.**



Protect Your Loved Ones

Life insurance helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans.

Accidental Death and Dismemberment (AD&D) insurance helps protect your family's finances if an accident causes death or a severe physical loss. It pays a benefit in addition to any life insurance you have. That can help pay for a funeral or ongoing special care.



Protect Your Paycheck

Disability insurance can replace part of your paycheck if you can't work because of an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work — like your rent or mortgage.



Ready to apply?

Once you review your options, the next step is to apply. Remember to apply before your enrollment period ends!



GROUP LIFE AND AD&D INSURANCE

We can help provide for your family when you can't.

Group Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

Life and AD&D insurance can help make things easier for the people you care about.

How much Life insurance do you need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

AD&D insurance provides coverage for accidental death and dismemberment. It provides an extra layer of protection if you die or have a covered injury due to an accident.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death or serious accident might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

This Life insurance coverage lets you take advantage of group rates. It's also convenient. Your premium payments are deducted directly from your paycheck. **Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

The coverage amount for your spouse cannot exceed 100 percent of your Life coverage. If you are age 76 or over, the coverage amount for your spouse cannot exceed \$10,000.

The coverage amount for your child(ren) cannot exceed 100 percent of your Life coverage. If you are age 76 or over, the coverage amount for your child(ren) cannot exceed \$10,000.

For You:

Under age 76:

\$10,000–\$800,000 in increments of \$10,000

Age 76 or over:

\$10,000

For Your Spouse:

\$5,000–\$400,000 in increments of \$5,000

For Your Children:

\$5,000–\$25,000 in increments of \$5,000

What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

For You:

Up to \$300,000

For Your Spouse:

Up to \$50,000

What Does My AD&D Benefit Provide?

For You:

The AD&D insurance coverage amount matches what you elect for Life insurance.

For Your Spouse:

The AD&D insurance coverage amount matches what you elect for Dependents Life insurance.

For Your Child(ren)

The AD&D insurance coverage amount matches what you elect for Dependents Life insurance.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D Insurance benefit.

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

How Much Life Insurance Do You Need?

After a serious accident or death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Your child(ren)'s education
- Burial expenses
- Daily expenses
- Medical bills

You'll need to consider your unique circumstances. Use our online calculator at [standard.com/life/needs](https://www.standard.com/life/needs) to estimate your insurance needs.

Annual Enrollment

For You. If you are currently enrolled in Life insurance for an amount less than \$800,000, you may elect to increase your coverage by \$10,000 each year without having to answer health questions. If you are not currently enrolled in Life insurance, you may elect \$10,000 of coverage without having to answer health questions.

For Your Spouse. If your spouse is currently enrolled in Dependents Life insurance for an amount less than the maximum amount available, you may elect to increase coverage by \$5,000 each year without having to answer health questions. If your spouse is not currently enrolled in Dependents Life insurance, you may elect \$5,000 of coverage without having to answer health questions.

If you and/or your spouse were previously declined coverage by The Standard, you and/or your spouse will need to submit a medical history statement in order to apply for any amount of coverage during the Annual Enrollment period. Complete and submit a medical history statement online at myeoi.standard.com/648973.

Additional Features

Life Insurance

Accelerated Benefit If you become terminally ill, you may be eligible to receive up to 75 percent of your Life benefit, to a maximum of \$500,000.

Travel Assistance¹ Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.

Life Services Toolkit² This service allows you and your beneficiaries access to online content for will preparation, identity theft support, and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.

¹ This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in any state, except Oregon. For more information, visit standard.com/travel-info.

² The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit standard.com/mytoolkit-info.

AD&D Insurance

Seat Belt and Air Bag Benefits The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

Family Benefits Package This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

Occupational Assault The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.

How Much Your Coverage Costs

Because this insurance is offered through University of Florida, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age and the benefit amount. If you buy coverage for you or your spouse, your monthly rate is shown in the following table.

Monthly Premiums (12thly rates):

If you elect Dependents Life with AD&D insurance for your eligible child(ren), your monthly rate for this coverage is \$0.210 per \$1,000, no matter how many children you're covering. Your rate includes the monthly AD&D rate of \$0.050 per \$1,000 of AD&D benefit.

Monthly Premiums (8thly rates):

If you elect Dependents Life with AD&D insurance for your eligible child(ren), your monthly rate for this coverage is \$0.315 per \$1,000, no matter how many children you're covering. Your rate includes the monthly AD&D rate of \$0.075 per \$1,000 of AD&D benefit.

Use this formula to estimate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting.}}{\div 1000} = \frac{\text{Enter your rate.}}{\times} = \frac{\text{This amount is an estimate of how much you would pay each month.}}{=}$$

12-month employees: To get a sense of your premium per pay period, take your monthly premium, multiply by 12 months, and divide by 24 pay periods.

8-month employees: To get a sense of your premium per pay period, take your monthly premium, multiply by 12 months, and divide by 16 pay periods.

Employee's Age	Non-Smoker/Non-Tobacco Rate (Per \$1,000 of Total Coverage)		Smoker/Tobacco Rate (Per \$1,000 of Total Coverage)	
	8thly Rate ¹	12thly Rate ²	8thly Rate ¹	12thly Rate ²
15-38	\$0.118	\$0.078	\$0.171	\$0.114
39	\$0.144	\$0.096	\$0.251	\$0.167
40	\$0.158	\$0.105	\$0.264	\$0.176
41	\$0.158	\$0.105	\$0.291	\$0.193
42	\$0.158	\$0.105	\$0.304	\$0.202
43	\$0.184	\$0.123	\$0.370	\$0.254
44	\$0.184	\$0.123	\$0.384	\$0.256
45	\$0.211	\$0.140	\$0.424	\$0.282
46	\$0.237	\$0.158	\$0.450	\$0.300
47	\$0.251	\$0.167	\$0.517	\$0.344
48	\$0.264	\$0.176	\$0.557	\$0.371
49	\$0.291	\$0.193	\$0.610	\$0.406
50	\$0.304	\$0.202	\$0.623	\$0.415
51	\$0.344	\$0.229	\$0.703	\$0.468
52	\$0.357	\$0.238	\$0.769	\$0.513
53	\$0.410	\$0.273	\$0.849	\$0.566
54	\$0.464	\$0.309	\$0.956	\$0.637
55	\$0.517	\$0.344	\$1.022	\$0.681
56	\$0.557	\$0.371	\$1.089	\$0.725
57	\$0.623	\$0.415	\$1.222	\$0.814
58	\$0.676	\$0.451	\$1.341	\$0.894
59	\$0.730	\$0.486	\$1.448	\$0.965
60	\$0.823	\$0.548	\$1.501	\$1.000
61	\$0.863	\$0.575	\$1.594	\$1.062
62	\$0.942	\$0.628	\$1.714	\$1.142
63	\$1.009	\$0.672	\$1.860	\$1.240
64	\$1.089	\$0.725	\$2.020	\$1.346
65	\$1.208	\$0.805	\$2.059	\$1.373
66	\$1.315	\$0.876	\$2.232	\$1.488
67	\$1.461	\$0.974	\$2.498	\$1.635
68	\$1.594	\$1.062	\$2.698	\$1.798
69	\$1.740	\$1.160	\$2.964	\$1.976
70	\$1.926	\$1.284	\$2.977	\$1.984
71	\$2.099	\$1.399	\$3.256	\$2.171
72	\$2.312	\$1.541	\$3.562	\$2.374
73	\$2.485	\$1.656	\$3.855	\$2.570
74	\$2.671	\$1.780	\$4.147	\$2.765
75	\$2.685	\$1.789	\$3.403	\$2.268
76	\$2.711	\$1.807	\$3.855	\$2.570
77	\$2.764	\$1.843	\$4.134	\$2.756
78	\$2.990	\$1.993	\$4.467	\$3.007
79	\$3.203	\$2.135	\$4.786	\$3.190
80+	\$3.469	\$2.312	\$5.185	\$3.456

¹ Includes a monthly AD&D rate of \$0.038 per \$1,000 of AD&D benefit.

² Includes a monthly AD&D rate of \$0.025 per \$1,000 of AD&D benefit.

Important Details

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

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of University of Florida or resident or intern of University of Florida College of Veterinary Medicine regularly working at least 20 hours per week or appointed for at least 9 months per year working at least 20 hours each week

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

You may also buy Life and AD&D coverage for your eligible child(ren) and/or spouse. This is called Dependents Life and AD&D insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through the end of the calendar year in which your child reaches ages 26. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or child(ren) must not be full-time member(s) of the armed forces.
- You may be insured as both an individual and a dependent.

Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying 60 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees and spouses eligible but not insured under the prior life insurance plan

Visit myeoi.standard.com/648973 to submit a medical history statement online.

Note: Medical underwriting approval is never required for your child(ren).

If your family status changes, you may have the ability to apply for coverage or increase your coverage for a limited time without having to submit a medical history statement. Please see your human resources representative or plan administrator for more information.

Coverage Effective Date for Life Coverage

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the scheduled effective date of insurance, including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount. Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to \$10,000 at age 76. If you are age 76 or over, ask your human resources representative or plan administrator for the amount of coverage available.

Life Insurance Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 75, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 99, provided you give us satisfactory proof that you remain totally disabled.

Life Insurance Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Life Insurance Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

Life Insurance Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your or your spouse's or child(ren)'s Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D payable benefit
Life ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

- 1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.
- 2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia or paraplegia involving the same hand or foot.
- 3 This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other 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
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment 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 last day of the calendar month in which your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life with AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will 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 will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399,
GP411-LIFE, GP190-LIFE/S214

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The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health AdvocateSM to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “assurance” for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,¹ you may access the services for beneficiaries outlined on the next page.

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The Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

¹ An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.

Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit standard.com/mytoolkit (user name: support) or call the assistance line at 800.378.5742

² The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201



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¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Must be arranged by Assist America, Inc.

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.



VOLUNTARY DISABILITY INSURANCE

Protect your income while coping with a disability.

Voluntary Disability insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few weeks, months or years, this benefit can help you protect your income — and those who depend on it.

Disability insurance may help protect your income if you can't work and don't get your regular paycheck.

Disability insurance can help pay the bills if you become disabled and can't work.

This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

You may receive weekly or monthly benefits

that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting periods.

You may also receive help returning to work if you need accommodations.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.* Disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Voluntary Disability insurance can help you maintain your lifestyle and pay for things like:**



Housing Costs



Groceries



Car Insurance



College Tuition

*Source: Basic Facts, U.S. Social Security Administration, June 2018

Voluntary Disability Insurance

What Your Benefit Provides

This is the benefit you'd receive if you experience a qualifying disability. Eligible earnings are your insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

You have two plan options to choose from, the 30-Day Plan or the 90-Day Plan. Coverage under the 30-Day Plan is provided under both the group Short Term Disability (STD) and Long Term Disability (LTD) insurance policies issued by The Standard. Coverage under the 90-Day Plan is provided under the group LTD insurance policy.

30-Day Plan

If you remain disabled following the 30-day benefit waiting period, a weekly Short Term Disability benefit is provided for up to 9 weeks.

STD Benefit Percentage	66 2/3 percent of your eligible weekly earnings before reduction by deductible income
STD Maximum Benefit	\$3,462 per week before reduction by deductible income
STD Minimum Benefit	\$25 or 10 percent of your weekly STD benefit before reduction by deductible income, whichever is greater
LTD Benefit Percentage	66 2/3 percent of your eligible monthly earnings reduced by deductible income
LTD Maximum Benefit	\$15,000 per month before reduction by deductible income
LTD Minimum Benefit	\$100 or 10 percent of your monthly LTD benefit before reduction by deductible income, whichever is greater

90-Day Plan

You will be insured for Long Term Disability benefits only. If you remain disabled following the 90-day benefit waiting period and meet all other applicable policy provisions, a monthly Long Term Disability benefit is provided under the Long Term Disability insurance policy.

LTD Benefit Percentage	66 2/3 percent of your eligible monthly earnings reduced by deductible income
LTD Maximum Benefit	\$15,000 per month before reduction by deductible income
LTD Minimum Benefit	\$100 or 10 percent of your monthly LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your benefit.

You must remain disabled and meet all other applicable policy provisions. For accidental injury, physical disease, pregnancy or mental disorder, your benefit waiting period is:

- 30-Day Plan:** 30 days
- 90-Day Plan:** 90 days

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

Additional Features

24-Hour Coverage

24-hour plans provide coverage for disabilities occurring on or off the job.

Return to Work Incentive

Your Long Term Disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your earnings exceeds 100 percent of your pre-disability earnings.

Help With Returning To Work

The Long Term Disability policy provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.

If a worksite modification would enable you to return to work, Long Term Disability coverage can help your employer make approved modifications.

You may also be eligible to receive an additional benefit of \$1,000 or 10 percent of your predisability earnings, whichever is less, for participating in an approved rehabilitation plan. Your Long Term Disability benefit may exceed the plan maximum indicated in the Long Term Disability policy as a result of this additional benefit.

Survivors Benefit

If you die while receiving Long Term Disability benefits, your survivor may be eligible to receive a one-time additional payment.

Annuity Contribution Benefit

When you have been disabled for 9 months, The Standard will set up and fund an individual annuity in your name. For each month you remain qualified, 11 percent of your predisability earnings (not to exceed \$2,475) will be deposited into the annuity.

Family Care Expense Benefit

Applies if you are disabled, have returned to work and continue to receive Long Term Disability benefits. For 24 months, your calculated work earnings will be reduced by a portion of qualified expenses (up to \$250 per dependent or \$500 per family, per month).

Lifetime Security Benefit

Additional benefits may be payable to you if your Long Term Disability benefits end due to the maximum benefit period, you remain disabled and you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment.

Assisted Living Benefit

Your Long Term Disability benefit will be increased by 13 1/3 percent of your predisability earnings when you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment. The maximum benefit amount cannot exceed \$3,000 in addition to the Long Term Disability benefit.

Cost of Living Adjustment

Your Long Term Disability benefit will be increased annually by the Cost of Living Adjustment (COLA) factor in effect for the current year. Your first COLA factor is equal to 1.02 and increases on each subsequent anniversary date of the first adjustment by the COLA factor. After the first COLA factor, each COLA factor is equal to the previous COLA factor plus .02. The amount payable after adjustment by the COLA factor will not exceed the amount of your LTD benefit after it has been adjusted for the COLA factor 5 times, up to a maximum of \$25,000.

How Much Your Coverage Costs

Because this insurance is offered through University of Florida, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on your plan and benefit amount. If you have questions regarding how to determine your premium, please contact your Gabor representative.

30-Day Plan

Under the 30-Day Plan, you are covered for both Short Term Disability and Long Term Disability insurance. Your Short Term Disability monthly rate is 0.213 percent of your insured monthly earnings and your Long Term Disability monthly rate is 0.443 percent of your insured monthly earnings.

90-Day Plan

Under the 90-Day Plan, you are covered for Long Term Disability insurance only. Your monthly rate is 0.443 percent of your insured monthly earnings.

Visit standard.com/mybenefits/gabor/prem-std-sta.html to estimate your monthly premium payment.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be a citizen or resident of the United States or Canada and:

- A regular employee of University of Florida, or resident or intern of University of Florida College of Veterinary Medicine regularly working at least 20 hours per week and insured under group Long Term Disability policy 648973-B, issued by us to University of Florida and covering your Employer

Temporary and seasonal employees, post-doctoral fellows of the Employer, full-time members of the armed forces, leased employees and independent contractors 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
- Receive medical underwriting approval (if applicable)
- 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.

All late applications (applying 60 days after becoming eligible), requests for coverage increases (including requests to insure predisability earnings that are greater than the last amount for which evidence of insurability was required) and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior disability insurance plan are also subject to medical underwriting approval. Please contact your Gabor representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

30-Day Plan

For the first 30 days of continuous disability and while Short Term Disability benefits are payable, 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, or
- You are unable to earn more than 80 percent of your predisability earnings when you work for your employer.

Beginning on the 91st date of disability and continuing for the first 24 months for which Long Term Disability benefits are paid, you are considered disabled when you are unable 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, or
- You suffer a loss of at least 20 percent of 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.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

90-Day Plan

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, 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, or
- You suffer a loss of at least 20 percent of 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.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

30-Day Plan

Short Term Disability benefits may continue for 9 weeks of disability. Short Term Disability benefits cease to be payable when Long Term Disability benefits begin.

Long Term Disability benefits may continue during disability for a period of time shown below, as determined by your age when disability begins:

Age	Maximum Benefit Period
<62	To age 65, or to SSNRA, or 3 years 6 months, whichever is longest
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

90-Day Plan

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving disability benefits.

30-Day Plan

Deductible income includes:

- Sick pay or other forms of salary continuation (but not vacation pay) paid to you by your employer
- Amounts under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short Term Disability benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

90-Day Plan

Deductible income includes:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid to you by your employer
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits you received or are eligible to receive from University of Florida's retirement plan
- Benefits 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 Long 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

Limitations

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

In addition, Short Term Disability benefits are not payable for any period when you are:

- Working for wage or profit for any employer other than the employer offering your Short Term Disability coverage, including self-employment
- Not covered for a disability caused or contributed to by a preexisting condition or medical or surgical treatment of a preexisting condition unless, on the date you become disabled, you have been continuously insured under the group policy for 12 months and have been actively at work for one full day after the end of that 12 months

In addition, Long Term Disability benefits are not payable for any period when you are:

- Confined for any reason in a penal or correctional institution

The length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders or substance abuse

When Your Benefits End

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

- You are no longer disabled
- Your maximum benefit period ends
- You pass away

In addition, Short Term Disability benefits end automatically on the date any of the following occur:

- Long term disability benefits become payable to you under a Long Term Disability plan issued by The Standard
- The date you begin working for an employer other than your employer, or become self-employed

In addition, Long Term Disability benefits end automatically on the date any of the following occur:

- 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

Exclusions

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

- 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)

Regarding Long Term Disability benefits, 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
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during 90-day period just before your insurance coverage becomes effective:

- For which you have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months

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 end of the calendar month in which your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

Group Insurance Certificate


If coverage becomes effective, and you become insured, you will 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 will be in the group policy. The information present in this

GP190/STD, GP399-STD/TRUST
Series 90 (FL/MD/VT)

GP399-LTD/TRUST, GP899-LTD,
GP209-LTD, GP608-LTD,
GP190-LTD/ASSOC/S399,
GP190-LTD/TRUST/S399,
GP491-LTD/TRUST/S399

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When you're sick or injured, your main focus should be on your health – not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.



Help is Only a Phone Call Away

Fortunately, you don't have to take on the healthcare system by yourself. While you're out on a short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. Simply take advantage of Health Advocacy Select, a service that's included with your group Short Term Disability insurance coverage through Standard Insurance Company (The Standard).

An Expert by Your Side

At no additional cost, you can contact Health AdvocateSM¹ and be assigned a Personal Health Advocate, typically a registered nurse, who will remain on your case until it's fully resolved. 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.

Your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues.

Some ways they can help you are:

- **Understand** and take maximum advantage of your medical benefits.
- **Make sense** of your diagnosis and research treatment options.
- **Find and schedule appointments** with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.
- **Locate specialists** for high-risk pregnancies and find pediatricians.
- **Manage your out-of-pocket expenses** by finding alternative services and cost information.
- **Locate** necessary post pregnancy support in the event of a difficult delivery or when complications arise.
- **Resolve** medical claims and billing issues.
- **Find resources** for services that may not be covered through your employer's health benefits program.

All cases are managed in compliance with state and federal privacy laws. Your personal medical information is kept strictly confidential.



Personal Health
Advocates available
Monday – Friday,
8 a.m. – 11 p.m.,
Eastern at:

844.450.5543

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

¹ Health Advocacy services are provided through an arrangement with Health AdvocateSM, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

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.

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. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

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 standard.com or contact your human resources department.