

**LONG TERM DISABILITY PROGRAM**

*as of*  
JANUARY 1, 2018

DISABILITY FEATURES	PREMIER PLAN	PREMIER PLUS PLAN
Benefit %	60%	66 2/3%
Maximum Benefit	\$7,500	\$7,500
Minimum Benefit	\$100	\$100
Elimination Period		
Off the Job	60 days	30 days
On the Job	180 days	180 days
Definition of Disability		
Own Occupation	24 months	24 months
Any Occupation	SSNRA	SSNRA
Income Protection		
Own Occupation	80%	80%
Any Occupation	60%	60%
Survivor Benefits	3 Months	6 Months <sup>2</sup>
Benefit Offsets		
Sick Pay Received	Eligible & Received	Eligible & Received > 2 wks.
L&I Time Loss	Yes	Yes
Social Security	Full	Full
LEOFF II Benefits	Eligible & Received	Eligible & Received
Return to Work Earnings	Benefit & Work = 100%	Benefit & Work = 100%
Child Care Credit	None	12 Months

LIFE / AD&D BENEFITS	PREMIER PLAN	PREMIER PLUS PLAN
Line of Duty AD&D Insurance	\$30,000	\$50,000
Life Insurance	\$20,000	\$30,000
AD&D Insurance	\$30,000	\$30,000
Dependent Life Insurance	\$2,000	\$2,000

MONTHLY PREMIUMS	PREMIER PLAN	PREMIER PLUS PLAN
<b>3-Year Rate Guarantee</b>		
2016 (Year 1 of 3)	\$56.75	\$78.93
2017 (Year 2 of 3)	\$60.91	\$84.80
<b>2018 (Year 3 of 3)</b>	<b>\$65.38</b>	<b>\$91.07</b>

- Higher life insurance limits are available.
- Benefit taxability is determined by IRS rules.
- Monthly rates for certain groups may be different than shown.

*The Standard Insurance Company and affiliated entities provide this coverage. This coverage summary is a simplified overview of the insurance coverage for descriptive purposes only and does not interpret or supersede any policy conditions. The coverage provided is determined solely by the terms, conditions, warranties and exclusions of the policies issued and as determined by the insurance company. Please note that the policy terms and conditions must be followed precisely or coverage may be void.*