



SHAKOPEE PUBLIC SCHOOLS – ISD #720

Standard Insurance Company

Long Term Disability

Policy #167527

Effective Date: 7/1/2020

This benefit summary is only a general description of benefits; please see certificate for details. 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.

CLASS	CLASS TITLE	BENEFIT SCHEDULE	HOURS PER WEEK	MAX BENEFIT	WHO PAYS PREMIUM?	BENEFIT WAITING PERIOD	OWN OCCUPATION
1	ALL TEACHERS BARGAINING UNIT	66 2/3%	20	\$5,556	ER PAID TAXABLE BENEFIT AT TIME OF PAYOUT	90 DAYS	24 MONTHS
2	ALL FULL TIME PARAPROFESSIONALS	66 2/3%	20	\$2,778	ER PAID TAXABLE BENEFIT AT TIME OF PAYOUT	90 DAYS	24 MONTHS
3	ALL FULL TIME AND REGULAR PART TIME FOOD SERVICE	66 2/3%	14	\$2,778	ER PAID TAXABLE BENEFIT AT TIME OF PAYOUT	90 DAYS	24 MONTHS
4	ALL ADMINISTRATORS	66 2/3%	30	\$11,112	ER PAID TAXABLE BENEFIT AT TIME OF PAYOUT	90 DAYS	24 MONTHS
5	ALL OTHER FULL TIME EMPLOYEES NOT COVERED IN ANOTHER CLASS	66 2/3%	30	\$6,664	ER PAID TAXABLE BENEFIT AT TIME OF PAYOUT	90 DAYS	24 MONTHS

PROVISION	CLASS NOTES				
ELIGIBILITY	<p>CLASS 1 & 2: 20 HOURS PER WEEK, OR THE NUMBER OF HOURS REQUIRED FOR COVERAGE AS STATED IN EMPLOYMENT CONTRACT</p> <p>CLASS 3: 14 HOURS PER WEEK, OR THE NUMBER OF HOURS REQUIRED FOR COVERAGE AS STATED IN EMPLOYMENT CONTRACT</p> <p>CLASS 4 & 5: 30 HOURS PER WEEK, OR THE NUMBER OF HOURS REQUIRED FOR COVERAGE AS STATED IN EMPLOYMENT CONTRACT</p>				
EFFECTIVE DATE	EMPLOYEES ARE ELIGIBLE THE DATE YOU START CONTINUOUS SERVICE WITH THE EMPLOYER				
EARNINGS DEFINITION	<p>THE PRE DISABILITY EARNINGS DEFINITION DOES NOT INCLUDE:</p> <ul style="list-style-type: none"> COMMISSIONS / BONUSES, OT OR ANY OTHER EXTRA COMP <p>COVERED EARNINGS INCLUDE CONTRACT AND CAREER INCREMENT EARNINGS PER THE EMPLOYMENT CONTRACT, ANNUAL WAGE OR SALARY AS REPORTED BY THE EMPLOYER IN EFFECT THE DATE PRIOR TO THE DATE DISABILITY BEGINS. ALSO INCLUDES:</p> <ul style="list-style-type: none"> LANE CHANGE PAY (CLASS 1 ONLY) LONGEVITY PAY (CLASS 1 ONLY) 				
CONTRIBUTIONS	ALL CLASSES: EMPLOYER PAID (PRE TAX)				
ARE BENEFITS TAXABLE AT THE TIME OF PAYOUT?	<p>ALL CLASSES: YES</p> <p>GUIDE TO TAXATION OF EE DISABILITY BENEFITS: HTTPS://GO.STANDARD.COM/EFORMS/8461.PDF</p>				
MAXIMUM BENEFIT PERIOD	<p>DETERMINED BY YOUR AGE WHEN DISABILITY BEGINS, AS FOLLOWS:</p> <table> <tr> <th>AGE</th><th>MAXIMUM BENEFIT PERIOD</th></tr> <tr> <td>61 OR YOUNGER</td><td>TO AGE 65, OR TO SSNRA, OR 3 YEARS 6 MONTHS, WHICHEVER IS LONGEST.</td></tr> </table>	AGE	MAXIMUM BENEFIT PERIOD	61 OR YOUNGER	TO AGE 65, OR TO SSNRA, OR 3 YEARS 6 MONTHS, WHICHEVER IS LONGEST.
AGE	MAXIMUM BENEFIT PERIOD				
61 OR YOUNGER	TO AGE 65, OR TO SSNRA, OR 3 YEARS 6 MONTHS, WHICHEVER IS LONGEST.				



	62To SSNRA, OR 3 YEARS 6 MONTHS, WHICHEVER IS LONGER. 63To 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 OR OLDER 1 YEAR SOCIAL SECURITY NORMAL RETIREMENT AGE (SSNRA) MEANS YOUR NORMAL RETIREMENT AGE UNDER THE FEDERAL SOCIAL SECURITY ACT, AS AMENDED.
TERMINATION OF BENEFITS	ALL CLASSES: BENEFITS TERMINATE ON THE DATE OF TERMINATION
REASONABLE ACCOMMODATION EXPENSE BENEFIT	LTD COVERAGE INCLUDES A \$25,000 REASONABLE ACCOMMODATION EXPENSE BENEFIT WHICH REIMBURSES EMPLOYERS FOR WORKPLACE MODIFICATIONS THAT ENABLE EMPLOYEES TO RETURN TO OR REMAIN AT WORK. THE REASONABLE ACCOMMODATION EXPENSE BENEFIT IS SEPARATE FROM THE LTD CLAIM PAYMENT.

LTD CLAIM FORM: <https://www.standard.com/eforms/3379.pdf>

EAP FOR ANYONE COVERED BY THE LTD:

3 SESSION MODEL

WEBSITE: <http://www.workhealthlife.com/standard3>

TOLL-FREE NUMBER: 888.293.6948

STANDARD INSURANCE COMPANY WORKS WITH A VENDOR, MORNEAU SHEPELL, TO PROVIDE AN EMPLOYEE ASSISTANCE PROGRAM (EAP). THE PROGRAM OFFERS A RANGE OF SERVICES AVAILABLE BY TELEPHONE OR IN PERSON TO HELP EMPLOYEES AND THEIR HOUSEHOLD MEMBERS. THE SERVICES PROVIDED RANGE FROM WORK LIFE SERVICES, LEGAL AND FINANCIAL COUNSELING TO FACE-TO-FACE ASSESSMENT AND COUNSELING SESSIONS. THESE SERVICES ARE DESIGNED TO PREPARE EMPLOYEES TO FACE WORKPLACE CHALLENGES AND TO STEER THEM TOWARD SUCCESS.

INDIVIDUAL EAP FACE-TO-FACE COUNSELING SERVICES ARE NOT PROVIDED TO DEPENDENT CHILDREN UNDER THE AGE OF 12. IF A CHILD UNDER THE AGE OF 12 NEEDS COUNSELING ASSISTANCE, THE VENDOR WILL HELP COORDINATE A REFERRAL TO A COUNSELOR IN THE COVERED EMPLOYEE'S HEALTH INSURANCE NETWORK. THE REASON FOR THIS IS THAT EAP IS A MORE GENERAL SERVICE AND THE COUNSELING NETWORK IS NOT COMPRISED OF SPECIALISTS SKILLED IN PEDIATRIC COUNSELING.

THE STANDARD INCLUDES THE COST OF THE EAP IN YOUR LTD COVERAGE. THE EAP SERVICE PROVIDES UP TO THREE (3) FACE-TO-FACE COUNSELING SESSIONS, PER OCCURRENCE, BEGINNING ON 7/1/19.

WHEN THE EMPLOYEE CALLS INTO THE EAP, THEY WILL STATE THE NAME OF THE COMPANY, (WE ADVISE MORNEAU SHEPELL OF THE COMPANIES INCLUDED). MORNEAU SHEPELL'S ADMINISTRATIVE PROCESS PROVIDES CALLERS WITH EASY ACCESS TO EAP SERVICES. CALLERS NEED ONLY TO PROVIDE THEIR COMPANY NAME. EMPLOYEE AND DEPENDENT NAMES OR OTHER IDENTIFYING INFORMATION IS NOT REQUIRED TO ACCESS EAP SERVICES. THIS STREAMLINED ADMINISTRATIVE PROCESS ELIMINATES THE NEED TO UPDATE ELIGIBILITY LISTS AS NEW EMPLOYEES AND/OR DEPENDENTS ARE ADDED OR LEAVE THE COMPANY.

<https://www.standard.com/eforms/17303.pdf> (20 WAYS EAP CAN HELP)
<https://www.standard.com/eforms/17201.pdf> (OUR MAIN EE EAP BROCHURE)
<https://www.standard.com/eforms/17274.pdf> (CHILD CARE SERVICES)
<https://www.standard.com/eforms/19075.pdf> (ELDER CARE SERVICES)
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