

**Adams County School District #1 dba  
Mapleton Public Schools**

**Long Term Disability Insurance Plan**

Adams County School District #1 dba Mapleton Public Schools has contracted with Standard Insurance Company to provide Long Term Disability (called LTD) Insurance to all eligible employees.

<b>Eligibility</b>	All full time active classified employees working a minimum of 25 hours per week.
<b>Benefit Waiting Period</b>	The Benefit Waiting Period is the length of time of disability, which must be satisfied before you are eligible to receive benefits. Your Benefit Waiting Period is 30 days.
<b>Monthly Benefit Amount</b>	If you meet the definition of disability, you would be eligible to receive a monthly benefit equal to:  60% of the first \$4,167 of your Predisability Earnings to a maximum of \$2,500 per month.
<b>Guarantee Issue Amount</b>	Full Benefit
<b>Definition of Disability</b>	You are disabled when Standard Insurance Company determines that during the first 24 months for which LTD benefits are paid: <ul style="list-style-type: none"><li>• you are limited from performing the material duties of your own occupation due to sickness or injury; and</li><li>• have a 20% or more loss in Indexed Predisability Earnings due to the same sickness or injury.</li></ul> From the end of the Own Occupation Period to the end of the Maximum Benefit Period you are disabled when Standard Insurance Company determines: <ul style="list-style-type: none"><li>• you are limited from performing the material duties of any occupation due to sickness or injury; and</li><li>• have a 40% or more loss in Indexed Predisability Earnings due to the same sickness or injury.</li></ul>
<b>Benefit Duration</b>	Your duration of benefits is based on your age when the disability occurs.  Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to SSNRA.
<b>Employee Assistance Program (EAP)</b>	EAP services offered through Horizon Behavioral Services include Worklife services, legal and financial counseling and up to three face-to-face assessment and counseling sessions per family member, per incident.
<b>Cost of Coverage</b>	The plan is 100% paid by Adams County School District #1 dba Mapleton Public Schools

**Important Note:** This plan highlight is a summary provided to help you understand the Standard Long Term Disability plan. The plan is governed and administered in accordance with the terms of the contract between Standard Insurance and Adams County School District #1 dba Mapleton Public Schools. In the event of a