



Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by your employer.

Employer includes units of local government or other local agency, public entity, school, jail, department, board, or authority in the Commonwealth of Virginia that are eligible for and participate in the Virginia hybrid retirement program described in §51.1 - 169 of the Code of Virginia.

Eligibility	
Definition of a Member	You are a member if you are: • A regular employee of the employer who is participating in the Virginia hybrid retirement program (§51.1 - 169, Code of Virginia) • Actively at work at least the minimum hours per week required by the employer for coverage under the program, but in no event less than 10 hours each week • A citizen or resident of the United States or Canada You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 1 Members with fewer than 12 months continuous participation in the Virginia hybrid retirement program (§51.1 - 169, Code of Virginia) Class 2 Members with at least 12 months continuous participation in the Virginia hybrid retirement program (§51.1 - 169, Code of Virginia)
Eligibility Waiting Period	You are eligible on the latest of: • The group policy effective date (Oct. 1, 2026) • The effective date of your employer's participation under the group policy • The date you become a member

Benefits

Monthly Benefit	Class 1 • Work-related disabilities: 60% of the first \$50,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.). • For any other disability: None Class 2 60% of the first \$50,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.).										
Maximum Monthly Benefit	\$30,000 before reduction by deductible income										
Minimum Monthly Benefit	\$100										
Benefit Waiting Period	The longer of a) 125 work days, and b) the period for which benefits are payable under the employer's short term disability benefits program.										
Definition of Disability	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% 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 physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.										
Maximum Benefit Period	If you become disabled before age 60, Long Term Disability benefits may continue during disability until the Social Security Normal Retirement Age. If you become disabled at age 60 or older, the benefit duration is determined by the age when disability begins: : <table> <tr> <th>Age</th><th>Maximum Benefit Period</th></tr> <tr> <td>59 or younger</td><td>To SSNRA</td></tr> <tr> <td>60 – 64</td><td>5 years</td></tr> <tr> <td>65– 68</td><td>To age 70</td></tr> <tr> <td>69+</td><td>1 year</td></tr> </table>	Age	Maximum Benefit Period	59 or younger	To SSNRA	60 – 64	5 years	65– 68	To age 70	69+	1 year
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Other Features and Services

- 24-hour coverage, including coverage for work-related disabilities
 - Assisted Living Benefit
 - Lifetime Security Benefit, if your employer has elected to provide the Lifetime Security Benefit for its insured members
 - Pension Contribution Benefit
 - Reasonable Accommodation Expense Benefit
 - Rehabilitation Incentive Benefit
 - Rehabilitation Plan Provision
 - Return to Work Incentive
 - Survivors Benefit
 - Temporary Recovery Provision
 - Waiver of Premium while Long Term Disability benefits are payable
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This information is only a brief description of the group Long Term Disability insurance policy sponsored by VACORP. The controlling provisions will be in the group policy issued by The Standard, which may be amended retroactively in accordance with its terms. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and VACORP may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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