



Group Short Term Disability Benefit Program

Group Short Term Disability Benefit Program from Standard Insurance Company helps provide financial protection for covered members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this benefit plan is funded by your employer.

Employer units of local government or other local agency, public entity, school, jail, department, board, or authority in the Commonwealth of Virginia that is 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 described in §51.1 - 169 of the 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.
Eligibility Waiting Period	You are eligible on one of the following dates, but not before the effective date of your employer's participation under the program: • Work-related disabilities: The later of your first day as a member and the program effective date • For any other disability: The first day after one year employment with the employer

Benefits

Weekly Benefit

Work-Related Disability

If your disability arises out of or in the course of employment with your employer, Short Term Disability benefits are based on your continuous participation in the Virginia hybrid retirement program (§51.1 - 169, Code of Virginia).

The benefit provides income replacement equal to 60% of your predisability earnings during your first 60 months of continuous participation. Thereafter, your benefit is a percentage of your predisability earnings, as shown below.

The same benefit provisions apply during approved maternity leave and certain approved absences due to a major chronic condition.

Months of Continuous Participation	Workdays at 100% Income Replacement	Workdays at 80% Income Replacement	Workdays at 60% Income Replacement
Fewer than 60	0	0	125
60 – 119	85	25	15
120 or more	85	40	0

Any Other Disability

For disabilities not related to your employment, Short Term Disability benefits are based on your continuous participation in the Virginia hybrid retirement program (§51.1 - 169, Code of Virginia).

The benefit provides income replacement equal to 60% of your predisability earnings after 12 months through 60 months of continuous participation. Thereafter, your benefit is a percentage of your predisability earnings, as shown below.

The same benefit provisions apply during approved maternity leave and certain approved absences due to a major chronic condition.

Months of Continuous Participation	Workdays at 100% Income Replacement	Workdays at 80% Income Replacement	Workdays at 60% Income Replacement
Fewer than 12	0	0	0
12 – 59	0	0	125
60 – 119	25	25	75
120 – 179	25	50	50
180 or more	25	75	25

Minimum Weekly Benefit

None

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 7 calendar days.

Benefits Continued

Definition of Disability

For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder, to perform with reasonable continuity the material duties of your own occupation; or
- Suffer a loss of at least 20% of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80% of your predisability earnings.

Maximum Benefit Period

125 work days

Other Features and Services

- 24-hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- First Day Assisted Living Benefit
- Parental Leave Resources
- Return to Work Incentive
- Temporary Recovery Provision

VACORP has retained Standard Insurance Company to act on its behalf as Claims Administrator for the Plan with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Plan. Thereafter, VACORP may elect to hear and decide any further appeals by claimants. In each case, VACORP retains the right of final review and decision on all claims and appeals.

The Standard will also perform certain administrative services for the Plan, including advising and assisting VACORP with preparation and revision of the Plan and providing actuarial services.

The Standard has no authority or obligation with respect to management or investment of the assets of the Plan or VACORP right of subrogation under the Plan.

This information is only a brief description of the Short Term Disability benefit plan provided by VACORP and administered by Standard Insurance Company. The controlling provisions will be in the Plan Document adopted by VACORP, which may be amended retroactively in accordance with its terms. The Plan Document contains a detailed description of the limitations, reductions in benefits and exclusions. The Plan Document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of coverage, contact your human resources representative.

For more information on Parental Leave Resources, visit standard.com/parentalresources.



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