Underwritten by: **American Heritage Life Insurance Company**

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Disability Insurance

Provides a monthly benefit if you are disabled from a sickness or off-the-job injury



Think About This

Just over 1 in 4 of today's 20-year-olds will become disabled before they retire†

More than 40% of Americans cannot afford to pay an unexpected $500 medical bill††

Injuries such as fractures, sprains and strains are the most common short-term disability claims†

If you get sick or have an accident, you may not be able to work for some time — and your monthly bills won't wait for you to recover. Disability Insurance can help you replace your lost income and protect your financial health.

Here's How It Works

- Select a monthly benefit to meet the needs of you and your family
- If totally disabled and can't work, you receive a monthly cash benefit
- You receive a monthly cash benefit via check or direct deposit that you can use however you wish

Protecting Your Finances

You've worked hard for your savings – don't let a disability wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)

Protecting insureds for over 60 years

Meeting Your Needs

- Benefits start the first day after your elimination (waiting) period, when totally disabled and you cannot work
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may go with you if you leave your job or employer cancels coverage*

†Chances of Disability, Council for Disability Awareness, disabilitycanhappen.org/overview, 2020.
††Kaiser Family Foundation, "Data Note: Public Worries About And Experience With Surprise Medical Bills," https://www.kff.org/1f1c497/ *Refer to your certificate for details.

Meet Joan



Choose

Joan signed up for Disability Insurance during her employer's Open Enrollment.

Use

A few months later, Joan falls off a ladder while painting her house. Here's her story:

Ambulance
Joan visits the emergency room and is examined by a doctor

Diagnosis
She is diagnosed with a torn disc and surgery is scheduled to relieve her pain

Claim
She files her Short Term Disability claim online prior to undergoing surgery

Surgery
Surgery is performed and she is released from the hospital to recover at home

Recovery
Joan has follow-up visits with her doctor during a six week recovery period

Claim

Joan files a claim on her Disability coverage and receives a monthly benefit to help cover her living expenses. She is able to keep track of her coverage by accessing the convenient web portal, **MyBenefits.**

She receives cash benefits for:

- Monthly Disability Benefit

MyBenefits Claim Filing Portal

standard.com/ahl/mybenefits

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Here are some of the ways Joan can use her cash benefits

Finances
Can help protect savings, retirement plans and 401(k)s from being depleted

Travel
Can help pay for expenses while receiving treatment in another city

Home
Can help pay the mortgage, continue rental payments, or home repairs for after care

Expenses
Can help pay for her family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits, see page 3.

Benefits - Benefit paid for the following conditions

Base Policy Benefits

Total Disability - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period

Partial Disability - 50% of the monthly benefit is paid after at least one month that the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

Pregnancy - a benefit for pregnancy or childbirth is payable after the certificate has been in force for at least 9 months

Organ Donor - a benefit is paid when disabled from donating an organ

Waiver of Premium - premiums are waived after monthly disability benefits are paid for 30 days in a row, for as long as monthly benefits are paid

Base Policy Benefit Conditions

Concurrent Disability - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

Recurrent Disability - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period

Additional Rider Benefit

On-the-Job Accident Disability Rider - pays for total disability from an on-the-job injury that begins while actively at work. The monthly benefit starts after the elimination period and continues while totally disabled up to the length of the benefit period. 50% of the monthly benefit is payable if receiving workers' compensation or other state disability benefit

Details of Coverage

Maximun Monthly Benefit $6000	
Benefit Period 12 Months	
Elimination Period for Accident 14 Days	
Elimination Period for Sickness 14 Days	

Monthly Benefit - Your monthly disability benefit may be reduced if you receive disability payments from other deductible sources of income which include individual disability income policies or other group insurance coverage. The calculation of your monthly benefit may also be affected if your state of residence mandates state disability insurance.

Definitions

Total Disability - due to a sickness or injury, you are: unable to perform the material and substantial duties of your own occupation; under the regular care of a doctor; and not working in any job for wage or profit.

Partial Disability - due to a sickness or injury, you are: unable to perform the material and substantial duties of your own occupation on a full-time basis, but are able to work part-time; and under the regular care of a doctor.

Elimination (Waiting) Period - a period of continuous total disability which must be satisfied before you are eligible to receive benefits.

Own Occupation - the occupation you are performing when a period of disability begins.

Certificate Specifications

Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

Temporary Layoff, Leave of Absence or Family and Medical Leave of Absence Provision - We will continue your coverage in accordance with your employer's human resource policy on temporary layoff or leave of absence if premium payments continue and your employer approved your leave in writing. If you are on temporary layoff or leave of absence, coverage will be continued for 3 months after you ceased active employment. If you are on Family and Medical Leave of Absence, coverage will continue as though you are in active employment.

If your employer's human resource policy does not provide for continuation of your coverage during a family and medical leave of absence, your coverage will be reinstated when you return to active employment.

We will not apply a new waiting period, apply a new pre-existing conditions exclusion, or require evidence of insurability.

When Coverage Ends - Coverage under the policy and rider ends on the earliest of: the date the group policy is canceled; the last day of the period for which premium payments were made; the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence or Family and Medical Leave of Absence provision; the date you are no longer in an eligible class; the date you or your class is no longer eligible; fraud or material misrepresentation is discovered; or the date you request to discontinue coverage in writing.

Portability Privilege - Coverage may be continued under the Portability Provision when coverage under the policy ends. Refer to your Certificate of Insurance for details.

Exclusions and Limitations

Pre-Existing Condition Limitation - Benefits are not paid for a disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if the disability began during the 12 months after the effective date; and you received medical treatment, consultation, care or services, diagnostic measures, or took medications or followed treatment recommendations in the 12 months prior to the effective date of coverage, or the date an increase in benefits was effective; or symptoms existed in the 12 months prior to the effective date or the date an increase in benefits was effective.

Exclusions - We do not pay benefits for disabilities resulting from: bipolar, delusional, psychotic, somatoform, eating or anxiety disorders, schizophrenia, depression or mental illness (Alzheimer's or similar forms of senile dementia are covered if they first manifest after your coverage is in effect); war or participation in a riot, insurrection or rebellion; illegal activities or participation in an illegal occupation; intentionally self-inflicted injury or action; substance abuse, to include abuse of alcohol, alcoholism, drug addiction or dependence upon any controlled substance; participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; voluntarily inhaling fumes or gases; cosmetic surgery (complications are covered); pre-existing conditions during the first 12 months of coverage; occupational sickness or injury, unless covered by an on-the-job disability rider. We do not pay for disability during incarceration.

Workers' Compensation or State Disability Insurance - The certificate does not replace or affect the requirements for coverage by any workers' compensation or state disability insurance.

This brochure is for use in enrollments sitused in GA. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

Rev. 1/26. This material is valid as long as information remains current, but in no event later than January 1, 2029.

Group Short Term Disability benefits are provided under policy form GVDIP, or state variations thereof. On-the-Job Accident Disability Rider benefits are provided under rider form OADR1, or state variations thereof.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.



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standard.com or standard.com/ahl

Short Term Disability

14 Day Elimination Period On/Off Job Coverage
Up to 12 Months Benefit Period Per Claim

Monthly Tax-Free Benefit

$2000	Premium $53 Biweekly
$2500	Premium $67 Biweekly
$3000	Premium $79 Biweekly
$3500	Premium $92 Biweekly
$4000	Premium $105 Biweekly
$4500	Premium $118 Biweekly
$5000	Premium $131 Biweekly
$5500	Premium $143 Biweekly
$6000	Premium $156 Biweekly

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