



Benefits at a Glance for Northwest Financial Associations' Employee Benefit Trust

Group Policy # 646912

Effective Date January 1, 2011

Group Short Term Disability Insurance

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

The cost of this insurance is paid by your employer.

Eligibility

Definition of a Member

You are a member if you are a regular employee of an employer that is a member of a participating association, actively working at least the minimum required hours shown on the employer's participating employer agreement, and 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 the first day of the month that follows or coincides with the period shown on our employer's participating employer agreement.

Benefits

Weekly Benefit

60 percent of the first \$3,333 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.).

Maximum Weekly Benefit

\$2,000

Minimum Weekly Benefit

\$25

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 14 days for disability caused by accidental injury physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while the STD 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; and
- Suffer a loss of at least 20 percent 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 percent of your predisability earnings.

Maximum Benefit Period

11 weeks

Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

This information is only a brief description of the group STD insurance policy sponsored by Northwest Financial Associations' Employee Benefit Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Northwest Financial Associations' Employee Benefit Trust 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.