

## Important Information about this Voluntary Group Short Term Disability Insurance

### Eligibility

You must be an AAPA Fellow member, in good standing with the American Academy of PA's, working at least 24 hours or more per week in the medical services industry to participate in this plan.

You must maintain your membership to participate in this plan. Failure to notify us of a lapse in membership will render your coverage terminated at the end of the month prior to your membership lapse date.

**Note:** If you have ever applied medically for these plans, and you were declined, medical underwriting is required to apply for this plan even during an open enrollment period.

Disability benefits received from other group plans (such as an employer sponsored plan) will reduce the benefits you receive this plan. If you have other group STD coverage in place please [contact us](#).

### Premium Draft

Your effective date of coverage is detailed in your approval email. Premiums will be auto drafted from your account on or around the 5th of each month.

### STD Extended Benefit Waiting Period for AAPA membership longer than 60 days

New eligible AAPA Fellow members applying for coverage within the first 60 days of membership will not be subject to the Extended Benefit Waiting Period (EBWP).

If you have been a member for longer than 60 days you will be accepted for short term disability coverage with no underwriting required and your coverage will begin on the first of the next month, however, the **STD Extended Benefit Waiting Period will apply**. This states that the benefit waiting period for any condition (pregnancy/surgery), other than an accident, will be 60 days for the first 12 months of coverage. Once the 12 months has been satisfied you will be eligible for the 14 day benefit waiting period.

*Note: If the EBWP is in effect, you will not receive benefits for a pregnancy claim.*

### Pregnancy Benefit Period

If approved, the benefit period for a pregnancy claim with no complications will start after the 14 day waiting period has been satisfied and benefits will be paid

- **4 Weeks for a Normal pregnancy birth**
- **6 weeks for a C-section birth**

*If there are complications to the pregnancy the benefit period could be longer. This will be determined by The Standard claims department on a case by case basis.*

Non- pregnancy or other related Short-Term Disability claims will begin after 14 days of disability and could continue to pay as long as you remain disabled; up to 76 days. If you do not have LTD coverage the benefit period is 90 days.

*This information is only a brief description of the group STD insurance policy sponsored by the AAPA. The controlling provisions will be in the group policy issued by The Standard. A group certificate of insurance that describes the terms and conditions of the group policy is included in your approval email.*

## **DEFINITION OF DISABILITY**

You are Disabled if you meet the following Own Occupation definition of Disability. You are required to be Disabled only from your Own Occupation. You are Disabled from your Own Occupation if, as a result of Physical Disease, Injury, Pregnancy or Mental Disorder:

1. You are unable to perform with reasonable continuity the Material Duties of your Own Occupation; and
2. You suffer a loss of at least 20% in your Predisability Earnings when working in your Own Occupation.

Note: You are not Disabled merely because your right to perform your Own Occupation is restricted, including a restriction or loss of license. You may work in another occupation while you meet the Own Occupation definition of Disability. However, you will no longer be Disabled when your Work Earnings from another occupation exceed 80% of your Predisability Earnings. Your Work Earnings may be Deductible Income. See Return To Work Provisions and Deductible Income.

Own Occupation means any employment, business, trade, profession, calling or vocation that involves Material Duties of the same general character as the occupation you are regularly performing for your Employer when Disability begins. In determining your Own Occupation, we are not limited to looking at the way you perform your job for your Employer, but we may also look at the way the occupation is generally performed in the national economy. If your Own Occupation involves the rendering of professional services and you are required to have a professional or occupational license in order to work, your Own Occupation is as broad as the scope of your license.

Material Duties means the essential tasks, functions and operations, and the skills, abilities, knowledge, training and experience, generally required by employers from those engaged in a particular occupation, that cannot be reasonably modified or omitted. In no event will we consider working an average of more than 40 hours per week to be a Material Duty.

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## **How does Standard Insurance Company define earnings?**

Your monthly salary (averaged over the last 12 months) and your contributions to tax qualified retirement accounts. Do not include bonuses, overtime pay or contributions to qualified plans made by your employer. If you are self-employed, use your gross work earnings net of business expenses.

## **STD DEDUCTIBLE INCOME - Income that would offset with any STD benefits you could receive.**

Deductible Income means:

1. Your Work Earnings, as described in the Return To Work Provisions. (see Policy Certificate)
2. **Any amount you receive or are eligible to receive because of your disability under a state disability income benefit law or similar law. States with DI covered include; NJ, CA, RI, HI, NY, PR.**

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3. **Any amount you receive or are eligible to receive because of your disability under another group insurance coverage.**
4. Any disability or retirement benefits you receive or are eligible to receive under your Employer's retirement plan, including a public employee retirement system, a state teacher retirement system, and a plan arranged and maintained by a union or employee association for the benefit of its members. You and your Employer's contributions will be considered as distributed simultaneously throughout your lifetime, regardless of how funds are distributed from the retirement plan. If any of these plans has two or more payment options, the option which comes closest to providing you a monthly income for life with no survivors benefit will be Deductible Income, even if you choose a different option.
5. **Any earnings or compensation included in Predisability Earnings which you receive or are eligible to receive while STD Benefits are payable.**
6. Any amount you receive or are eligible to receive under any unemployment compensation law or similar act or law.
7. Any amount you receive by compromise, settlement, or other method as a result of a claim for any of the above, whether disputed or undisputed.

### **STD LIMITATIONS**

- A. Care Of A Physician - You must be under the ongoing care of a Physician in the appropriate specialty as determined by us during the Benefit Waiting Period. No STD Benefits will be paid for any period of Disability when you are not under the ongoing care of a Physician in the appropriate specialty as determined by us.
- B. Occupational Benefits- No STD Benefits will be paid for any period when you are eligible to receive benefits for your Disability under a workers' compensation law or similar law. If your claim for these benefits is accepted, compromised or settled (whether disputed or undisputed), you must repay us for the full amount of any payments we make to you while your claim for occupational benefits is pending.
- C. **Paid Sick Leave Or Other Salary Continuation- No STD Benefits will be paid for any period when you are receiving paid sick leave pay, annual or personal leave pay, or other salary continuation, including donated amounts, (but not vacation pay) from your Employer.**
- D. Imprisonment- No STD Benefits will be paid for any period of Disability when you are confined for any reason in a penal or correctional institution.
- E. Return To Work Responsibility- No STD Benefits will be paid for any period of Disability when you are able to work in your Own Occupation and able to earn at least 20% of your Predisability Earnings, but you elect not to work.
- F. Rehabilitation Program - No STD Benefits will be paid for any period of Disability when you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by us unless your Disability prevents you from participating.

### **Policy Limitations and Exclusions**

#### **Can the policy be canceled and can rates increase?**

Yes. Standard Insurance or AAPA can cancel these plans. However, it is far more likely that The Standard would announce a premium rate increase rather than cancel the plans out right. It is also more likely that AAPA would not cancel these plans unless new plans were offered as a replacement.

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