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**Benefits at a Glance for Columbia Neurosurgical Associates, P.A.**

**Group Policy # 649434**

**Effective Date December 1, 2011**

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## **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 you through payroll deduction. Enrollment materials needed to elect this coverage will be provided.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are a regular employee, other than a physician, of Columbia Neurosurgical Associates, P.A., actively working at least 32 hours each week, 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 30 days of membership.

You will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.

### **Benefits**

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#### **Weekly Benefit**

60 percent of the first \$1,250 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**

\$750

#### **Minimum Weekly Benefit**

\$15

### **Benefit Waiting Period**

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

If an employee elects coverage more than 31 days after initially becoming eligible, there is a waiting period of 60 days during the first 12 months of coverage before benefits due to physical disease are payable.

### **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**

90 days

## **Other Features and Services**

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- 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 Columbia Neurosurgical Associates, P.A. 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 Columbia Neurosurgical Associates, P.A. 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 costs and more complete details of coverage, contact your human resources representative.*