

## A Valuable And Economical Employee Benefit...

Discover just how valuable and economical the PDT Group Long Term Disability Protection Program can be. Select the plan that's right for your company. Take a few minutes to fill out the application included with this brochure. You'll be surprised to discover what little effort it takes on your part to protect your employees' income should they become totally disabled.

Edward G. Chalifoux  
Administrator

For additional information write or fax:

### Printers' Disability Trust

5200 Maryland Way Suite 301  
Brentwood, TN 37027  
Facsimile: (615) 360-9954

OR

**Call: (615) 365-4404**

Plan benefits are fully insured by:  
Standard Insurance Company

This brochure is intended to be an accurate description of the PDT Group Long Term Disability Protection Program. Only the Group Policy contains all of the controlling terms and provisions of the coverage. The Trustees reserve the right to modify or discontinue the plan at any time. This program is available to Member Employers in the United States and Puerto Rico.

# Long Term

Providing protection  
only for members of



## Group Long Term Disability Protection Program

## **A Benefit for Employers... And Your Employees**

Here's an economical benefit for employers and employees. The Printers' Disability Trust (PDT) Group Long Term Disability Protection Program is provided and underwritten by The Standard Insurance Company. Benefits begin when short term disability benefits end to help employees who need long term income protection. Take a few minutes to review this brochure and learn how you can help safeguard your employees . . . and your company. You'll be surprised to discover how easy it is to start helping to protect your employees' income.

## **Help Your Employees Protect Their Income**

People insure their homes against catastrophe and their cars against theft, but how many protect their ability to earn an income? Losing the ability to earn an income can disrupt your employees' lives . . . and, as a result, have a negative impact on your business! This Group Long Term Disability Program operates on many levels to help ensure an efficient, productive workplace, from the positive impact on employee morale to the progressive return-to-work features that may help your company's continued operation.

## **Some Features That Make This Program a Valuable Benefit**

### **Assistance and Support for Return-to-Work Efforts**

Losing employees — and their skills, experience and knowledge — to sickness or injury can adversely affect a company's productivity, efficiency and profits. Each employee is a key player in your organization, and the faster they return to work, the better for all concerned. PDT and The Standard believe that work is an integral part of life, and this disability program is designed to help employees return to work.

- **Rehabilitation Plan Provision**

To help disabled employees prepare to return to active work, The Standard includes a Rehabilitation Plan

provision. Claimants can apply to participate in a rehabilitation plan at anytime. Subject to The Standard's prior approval, a rehabilitation plan may include payment by The Standard for some or all of the expenses incurred by claimants for training and education, family care and job hunting and other job related expenses that are intended to return claimants to work.

- **Reasonable Accommodation Expense Benefit**

To help disabled employees prepare to return to active work as soon as they are able, The Standard automatically includes this benefit which reimburses the employer up to \$25,000 for modifications made to a disabled employee's workstation that results in a return to work.

- **Benefits While Working**

The Standard encourages employees to stay at work or return to work when it's appropriate, and our plan may pay reduced benefits if employees are working while disabled.

### **Partial Income Replacement to Disabled Employees**

The benefits of this plan provide partial income replacement to employees when they are unable to work due to sickness or injury. Based on gross salary, employees earning up to \$120,000 per year may receive benefits up to a maximum of \$6,000 per month. Such partial income replacement helps relieve the stress of being out of work . . . which may help disabled employees focus more on recovery.

### **Competitive Group Rates**

The PDT Group Long Term Disability Protection Program gives you the option of deciding whether you wish to pay 100% of the monthly contributions or ask your employees to share in a portion of the costs. This flexibility lets you design your plan to match your financial situation and still offer your employees a disability plan at group rates, which are typically lower than individual insurance rates.

## Design Your Plan... Employer Options

An exciting feature of this program is that you can choose from many options, and that helps you to design a plan that is most likely to fit your company's needs.

### CHOICE OF PLAN

Based upon your company's needs, several options of waiting periods are available before payment of Long Term Disability benefits begin after the onset of a disabling illness or injury:

- 90-Day Plan
- 180-Day Plan

### Choice of Covered Employees

- All Employees
- All Salaried Employees
- All Hourly Employees

### Choice of Contributory or Non-Contributory Basis

You can choose to pay 100% of the monthly cost of this plan, or have your employees contribute:

- If the business pays 100%, all employees in the selected class must be enrolled in the plan.
- If you employees share in the cost, at least 50% of the selected class must be enrolled in the plan.

### Choice of Employee Waiting Period

- First day of the month following 90 days of full-time employment, providing the employee is actively at work.
- Other pre-determined employee waiting periods, providing that the one you select applies to all eligible employees.

## Summary of Plan Provisions

### Definition of Disability

During the first 24 months of long term disability payments, claimants are disabled if, as a result of physical disease, injury, pregnancy or mental disorder, they (a) are unable to perform with reasonable continuity the material duties of their own occupation; and (b) suffer a loss of at least 20% in their indexed pre-disability earnings when working in their own occupation.

In successive months, claimants are disabled if, as a result of physical disease, injury, pregnancy or mental disorder, they are unable to perform with reasonable continuity the material duties of any occupation or employment which they are able to perform, whether due to education, training or experience, which is available at one or more locations in the national economy, and in which they can be expected to earn at least 60% of their indexed pre-disability earnings within 12 months of returning to work.

### Gross Disability Payment

The monthly benefit payments are up to 60% of an employee's base monthly salary, up to a maximum of \$6,000.

(Eligibility requirements for benefit amounts depend upon the earnings.)

### Maximum Period of Benefits

Employers have a variety of choices for Maximum Period of Benefits ranging from 2 to 5 years up to an employee's normal retirement age under the Social Security Act. However, if an employee becomes disabled at age 60 or later, benefits may continue beyond normal retirement age. Subject to the time limitations outlined in the plan description.

### Deductible Sources of Income

Benefits are offset by periodic payments an employee receives or is entitled to receive from other sources such as, but not limited to, state compulsory benefits, Worker's Compensation, Social Security, certain third parties, and retirement benefits. The minimum benefit is \$100 per month.

### Survivors Benefit

If an employee is disabled for at least 180 days and dies while LTD benefits are payable, a survivors benefit equal to three times the LTD benefit without reduction will be paid. The survivor benefit will first be applied to any overpayment of your claim and will be paid at our option to any one or more of the following: (a) your surviving spouse; (b) your surviving unmarried children, including adopted children, under age 25.

### Disabilities Not Covered

Benefits will not be paid for any period of disability that results from:

- War or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Loss of professional license or certification
- Committing or attempting to commit an assault or felony
- Active participation in a violent disorder or riots
- Pre-existing condition or treatment of a pre-existing condition unless, on the date the disability begins, the claimant has been continuously insured under the group policy for the entire 12-month exclusion period and has been actively at work at least one full day after the end of the exclusion period. A pre-existing condition is a mental or physical condition (whether diagnosed or misdiagnosed): (a) for which the insured has, or a reasonably prudent person would have, consulted a physician or other medical professional, received medical treatment, services or advice, undergone diagnostic procedures or taken prescribed drugs or medication; or (b) which was discovered or suspected as a result of any routine or other medical examination; at any time during the 3-month pre-existing condition period.

### Termination of Coverage

All employee's coverage under this policy terminates at the earliest of:

- The date he/she is no longer a member of a covered class.
- The last day of the period for which he/she made any required contributions.
- The last day he/she is in active employment, other than for a covered absence.
- The date the Group Contract or plan is canceled.

**To Receive a Quotation or for Additional Information,  
Please Visit our Website at [www.Standard.com/MyBenefits/PDT](http://www.Standard.com/MyBenefits/PDT)**

	<b>For Quotation</b>
<b>Choose</b>	<ul style="list-style-type: none"><li>• Your plan selection.</li></ul>
<b>Provide</b>	<ul style="list-style-type: none"><li>• Your complete company name and address</li><li>• Name, date of birth and gross salary for each covered employee</li></ul>
	<ul style="list-style-type: none"><li>• Fax this information to 615-360-9954</li></ul>