

A Valuable And Economical Employee Benefit...

Discover just how valuable and economical the PDT Group Managed 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 Managed 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.

Managed

Providing protection
only for members of



PIA SD



Group Managed 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 Managed Disability Protection Program is provided and underwritten by The Standard Insurance Company. Benefits are intended to help employees who become disabled and need both short and long term income protection. Take a few minutes to review this brochure and learn how you can help safeguard your employees . . . and your company.

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 Managed Disability Protection 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.

Managed Disability

The Group Managed Disability Protection Program integrates short and long term disability coverages into one simplified plan, helping to provide consistent and continuous claim management at one location by one Disability Claim Team. This helps The Standard take advantage of opportunities to assist and support the employee during the critical early stages of disability.

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 Short Term Disability benefits of 60% of their weekly earnings, up to a maximum of \$1,385.68 per week, and Long Term Disability benefits of 60% of their monthly earnings, up to a maximum of \$6,000 per month. .

Competitive Group Rates

The PDT Group Managed 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 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 contribution 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

Short Term Disability — Weekly benefit payments are equal to 60% of weekly earnings to a maximum of \$1,385.68.

Long Term Disability — Monthly benefit payments are equal to 60% of base monthly salary, up to a maximum of \$6,000. (Eligibility requirements for benefit amounts depend upon the earnings.)

Maximum Period of Benefits

Short Term Disability — Benefits are payable up to a maximum of 13 weeks.

Long Term Disability — Benefits are payable 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 as follows:

Age at Disability	Maximum Period of Benefits
Under age 61	To normal retirement age, but not less than 60 months
61	To normal retirement age, but not less than 48 months
62	To normal retirement age, but not less than 42 months
63	To normal retirement age, but not less than 36 months
64	To normal retirement age, but not less than 30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Deductible Sources of Income

Short Term Disability — Benefits are offset by periodic payments an employee receives or is entitled to receive from state compulsory benefits. The minimum benefit is \$15 per week.

Long Term Disability — 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.

First Day Benefits

For disability resulting from an accident or requiring hospital confinement, benefits are payable from the first day. Benefits are payable from the eighth consecutive day of total disability for sickness. Benefits continue until an employee is able to return to work full time or the end of the maximum period of benefits. Periodically, evidence of continued disability may be required

Premium Reduction

Premium Reduction Option (Employer election for all employees). Benefits begin on the 15th day of disability for accident and sickness. All other plan provisions remain the same.

Survivor Benefit

If an employee is disabled for at least 180 days and dies while LTD benefits are payable, a survivors benefit equal to six 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 riot
- 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:

	For Quotation
	<ul style="list-style-type: none">• Your plan selection.
	<ul style="list-style-type: none">• Your complete company name and address• Name, date of birth and gross salary for each covered employee (maximum monthly covered salary is \$6,000).
	<ul style="list-style-type: none">• Fax this information to 615-360-9954

IF YOU HAVE ANY QUESTIONS, PLEASE CALL US AT (615) 365-4404