Standard Insurance Company
Benefits at a Glance for Fairmont Housing Authority
Group Policy #SI0000964245STD001SFGCHI
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Easy Online Benefits From TheStandard

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 benefits in the event of a covered disability.

The cost of this insurance is paid by Fairmont Housing Authority.

This information is only a brief description of the group STD insurance policy sponsored by Fairmont Housing Authority. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the definition of disability, limitations, reductions in benefits, exclusions and when The Standard and Fairmont Housing Authority 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.

Eligibility

Definition of a Member	You are a member if you are an employee of Fairmont Housing Authority, working at least 30 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 one of the following dates: If you are a member on the group policy effective date, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month coinciding with or next following 30 consecutive days as a member.

Benefits

Weekly Benefit	60% of the first $833 of your Predisability Earnings, reduced by Deductible Income (e.g., work earnings, state disability, etc.).
Maximum Weekly Benefit	$500 before reduction by deductible income.
Minimum Weekly Benefit	$15
Benefit Waiting Period	0 days for disability caused by accidental injury and 7 days for disability caused by physical disease, pregnancy or mental disorder.
Maximum Benefit Period	180 days. However, STD Benefits will end on the date long term disability benefits become payable to you under a group plan provided by your Employer, even if that occurs before the end of the maximum benefit period.

Other Features and Services

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