



Protect Your Income In Case You Can't Work

Disability insurance helps protect your income if you can't work and earn your regular paycheck. It pays you part of your monthly paycheck if you can't work due to qualifying disabilities.



What are the chances of becoming disabled?

- **1 in 4** 20-year-olds will become disabled before reaching age 67.
- Disabilities can be caused by accidents but also by illnesses such as cancer and heart disease.

How many paychecks could you miss?

Disability insurance can help you pay for daily living expenses, such as:



Housing Costs



Car Insurance



Groceries



Child Care

How much STD insurance do you need?

Use the worksheet on the reverse to guide you in calculating the right amount of STD insurance for your individual circumstances.

For any questions about this STD benefit, email OCLifeAndDisability@standard.com or call **971.321.7429**.

Annual Enrollment:

During your annual enrollment you can apply for Short Term Disability insurance without medical underwriting approval for the following reasons:

- Maintaining the same level of coverage
- Any decreased benefits (ie. from 15-day to 30-day)
- An increased benefit of 1 tier (ie. from 60-day to 30-day or from no benefits to 120-day), and have not been previously declined

Medical underwriting approval is required for the following reasons:

- Any increased benefit more than 1 tier (ie. from 60-day to 15-day)
- Adding coverage at any level other than 120-day
- If you've been previously declined



To enroll in benefits, visit [MyOCPortal.ocfl.net](https://myocportal.ocfl.net).

Once enrollment closes, you will receive an email with instructions to submit a Medical History Statement online.

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Disability Insurance Needs Calculator

Planning for the Unexpected

To help determine your need for STD disability income protection, complete the worksheet below. Fill in amounts for your monthly expenses and income, then compare the two.

Monthly Expenses	
Food	\$
Mortgage/Rent	\$
Childcare/Education	\$
Utilities (electricity, gas, cable, phone, etc.)	\$
Clothing	\$
Debts (credit cards, student and auto loans, etc.)	\$
Insurance (health, life, auto, home, etc.)	\$
Taxes	\$
Other Expenses	\$
Total Monthly Expenses	\$

Monthly Income	
Take-home Pay	\$
Spouse Income	\$
Other Income	\$
Total Monthly Income	\$

Count On The Standard

Your employer has chosen The Standard to provide group Short Term Disability coverage to eligible employees. The Standard delivers value in employee benefits through well-designed products and the promise of exceptional service.

Just as others count on you, you can count on The Standard to offer disability insurance for your time of need. Talk with your employer's human resources representative for more information about group STD insurance from The Standard.

Prefer to figure it out online?

Visit our **Disability Insurance Needs Calculator** at standard.com/disability/needs for help finding the right amount to protect your loved ones.

You can also **scan the QR code** below with your mobile device.

