

Long-Term Disability Insurance (LTD)

FY 2014-15 Certificate of Coverage

**State of Colorado
Employee Benefits
Department of Personnel and Administration**

Long-Term Disability Insurance Plan
Administered by Standard Insurance Company

LONG TERM DISABILITY INSURANCE

The following information is only a summary of the Group Long Term Disability Insurance program. The controlling provisions of the Long Term Disability Insurance program are in the master group insurance policy in the Department of Personnel, and this description may not modify those provisions or the insurance in any way.

GENERAL SUMMARY OF BENEFITS

Monthly LTD Benefit:

60% of the first \$16,667 of your Predisability Earnings, reduced by Deductible Income.

Maximum:

\$10,000 before reduction by Deductible Income.

Minimum: \$100

Benefit Waiting Period:

180 days. No LTD Benefits are payable for the Benefit Waiting Period.

Maximum Benefit Period:

Determined by your age when Disability begins, as follows:

<u>Age</u>	<u>Maximum Benefit Period</u>
61 or younger.....	To age 65, or 3 years 6 months, if longer.
62.....	3 years 6 months
63.....	3 years
64.....	2 years 6 months
65.....	2 years
66.....	1 year 9 months
67.....	1 year 6 months
68.....	1 year 3 months
69 or older.....	1 year

ELIGIBILITY INFORMATION

You are an eligible employee if your salary is paid by state funds, you are regularly working at least 30 hours or more each week and you are:

1. An officer or employee under the state personnel system of the State of Colorado; or
2. An employee of the Department of Education, Colorado Commission on Higher Education, Colorado School for the Deaf and the Blind, Legislative Branch, Judicial Branch, Office of the Governor, Governor's Job Training Office, Attorney General's Office, Historical Society, Office of State Planning and Budgeting, Lieutenant Governor's Office, or Economic Development Office.

You are not an eligible employee if you are:

1. A legislator or session employee;
2. A temporary employee; or
3. A full-time member of the armed forces of any country.

HOW THE PLAN WORKS

If you become Disabled while insured under the Group Policy, we will pay an LTD Benefit for each month you are Disabled and qualify for LTD Benefits according to the terms of the Group Policy.

COMMONLY ASKED QUESTIONS

How Is Disability Defined?

You are Disabled if you meet the following definitions during the period it applies:

1. Own Occupation Definition Of Disability

During the Benefit Waiting Period and the first 18 months for which LTD Benefits are paid (Own Occupation Period), you are required to be Disabled only from your Own Occupation.

You are Disabled from your Own Occupation if, as a result of Physical Disease, Mental Disorder, Injury or Pregnancy, you are unable to perform with reasonable continuity the Material Duties of your Own Occupation; and you suffer a loss of at least 20% in your Indexed Predisability Earnings when working in your Own Occupation.

During the Own Occupation Period you may work in another occupation while you meet the Own Occupation Definition of Disability. However, you will no longer be Disabled when your Work Earnings from another occupation exceed 80% of your Indexed Predisability Earnings.

Own Occupation means any employment, business, trade, profession, calling or vocation that involves Material Duties of the same general character as the occupation you are regularly performing for your Employer when Disability begins. In determining your Own Occupation, we are not limited to looking at the way you perform your job for your Employer, but we may also look at the way the occupation is generally performed in the national economy. If your Own Occupation involves the rendering of professional services and you are required to have a professional or occupational license in order to work, your Own Occupation is as broad as the scope of your license.

Material Duties means the essential tasks, functions and operations, and the skills, abilities, knowledge, training and experience, generally required by employers from those engaged in a particular occupation that cannot be reasonably modified or omitted. In no event will we consider working an average of more than 40 hours per week to be a Material Duty.

Note: You are not Disabled merely because your right to perform your Own Occupation

Is restricted, including a restriction or loss of license, or because you suffer a loss of Predisability Earnings as a result of disclosure of any Physical Disease, Injury, Pregnancy or Mental Disorder.

2. Any Occupation Definition Of Disability

From the end of the Own Occupation Period to the end of the Maximum Benefit Period (Any Occupation Period), you are required to be Disabled from all occupations.

You are Disabled from all occupations if, as a result of Physical Disease, Mental Disorder, Injury or Pregnancy, you are unable to perform with reasonable continuity the Material Duties of Any Occupation.

Any Occupation means any occupation or employment which you 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 you can be expected to earn at least 60% of your Indexed Predisability Earnings within twelve months following your return to work, regardless of whether you are working in that or any other occupation.

Material Duties means the essential tasks, functions and operations, and the skills, abilities, knowledge, training and experience, generally required by employers from those engaged in a particular occupation that cannot be reasonably modified or omitted. In no event will we consider working an average of more than 40 hours per week to be a Material Duty.

What Happens If I Return To Work?

There is a Return To Work Incentive to encourage you to return to work. You are eligible for the Return to Work Incentive on the first day you work after the Benefit Waiting Period. The Return To Work Incentive changes 24 months after that date, as follows:

1. During the first 24 months, your Work Earnings will be Deductible Income as determined below:
 - a. Determine the amount of your LTD Benefit as if there were no Deductible Income, and add your Work Earnings to that amount.
 - b. Determine 100% of your Predisability Earnings.
 - c. If a. is greater than b., the difference will be Deductible Income.
2. After those first 24 months, one half of your Work Earnings will be Deductible Income.

Work Earnings means your gross monthly earnings from work you perform while Disabled, plus the earnings you could receive if you worked as much as you are able to, considering your Disability, in work that is reasonably available.

What Is The Return Work Responsibility?

Long Term Disability Insurance

During the Own Occupation Period no LTD Benefits will be payable for any period when you are able to work in your Own Occupation and able to earn at least 40% of your Indexed Predisability Earnings, but you elect not to work.

During the Any Occupation Period, no LTD Benefits will be payable for any period when you are able to work in Any Occupation and able to earn at least 40% of your Indexed Predisability Earnings, but you elect not to work.

What If I Temporarily Recover?

You may temporarily recover from your Disability, and then become Disabled again from the same cause or causes, without having to serve a new Benefit Waiting Period. Temporary Recovery means you cease to be Disabled for no longer than the applicable Allowable Period.

Allowable Periods:

1. During the Benefit Waiting Period: a total of 30 days of recovery.
2. During the Maximum Benefit Period: 180 days for each period of recovery.

The Predisability Earnings used to determine your LTD benefit will not change.

What Is The Rehabilitation Plan Provision?

While you are Disabled you may qualify to participate in a Rehabilitation Plan. Rehabilitation PlanError! Bookmark not defined. means a written plan, program or course of vocational training or education that is intended to prepare you to return to work.

To participate in a Rehabilitation Plan you must apply on our forms or in a letter to us. The terms, conditions and objectives of the plan must be accepted by you and approved by us in advance. We have the sole discretion to approve your Rehabilitation Plan.

An approved Rehabilitation Plan may include our payment of some or all of the expenses you incur in connection with the plan, including:

- a. Training and education expenses.
- b. Family care expenses.
- c. Job-related expenses.
- d. Job search expenses.

When Do LTD Benefits End?

Your LTD Benefits end automatically on the earlier of 1 through 4 below.

1. The date you are no longer Disabled.
2. The date your Maximum Benefit Period ends.
3. The date you die.
4. The date benefits become payable under any other group LTD insurance policy under which you become insured during a period of Temporary Recovery.

What Are My Predisability Earnings?

Predisability Earnings means your monthly rate of earnings from your Employer in effect on your last full day of Active Work, including:

1. Contributions you make through a salary reduction agreement with your Employer to:
 - a. An Internal Revenue Code (IRC) Section 401(k), 403(b), 408(k), or 457 deferred compensation arrangement; or
 - b. An executive nonqualified deferred compensation arrangement.
2. Incentive Pay (e.g. Performance Pay), matching pay differentials and temporary pay differentials paid under Discretionary Pay Differentials averaged over the preceding twelve calendar months, or over the period of your employment if less twelve months.
3. Shift differential pay averaged over the current calendar year and the preceding calendar year (or over your period of employment if you have not been employed for a full calendar year).
4. Your contributions to PERA.
5. Amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan.

Predisability Earnings do not include:

1. Bonuses.
2. Overtime pay.
3. Your Employer's contributions to any deferred compensation arrangement or pension plan (including PERA).
4. Any other extra compensation.

What is Deductible Income?

Deductible Income means:

1. Sick pay or other salary continuation paid to you, but not including vacation pay.
2. Your earnings from work you perform while Disabled. (See "What Happens If I Return To Work?")
3. Any amount you receive or are eligible to receive because of your disability under any workers' compensation law or similar law, including amounts for partial or total disability, whether permanent, temporary, or vocational.
4. Any amount you, your spouse, or your children under age 18 receive or are eligible to receive because of your disability or retirement under:
 - a. The Federal Social Security Act;
 - b. The Canada Pension Plan;
 - c. The Quebec Pension Plan; or
 - d. Any similar plan or act.

Benefits your spouse or children receive or are eligible to receive because of your disability are Deductible Income regardless of marital status, custody, or place of residence.

Both the primary benefit (the benefit awarded to you) and dependents benefits under the Federal Social Security Act are Deductible Income.

5. Any amount you receive or are eligible to receive because of your disability under any state disability income benefit law or similar law.
6. Any amount you receive or are eligible to receive because of your disability under any other group insurance coverage.
7. Any earnings or compensation included in Predisability Earnings which you receive or are eligible to receive while LTD Benefits are payable.
8. Any disability or retirement benefits you receive or are eligible to receive under your Employer's retirement plan, including a public employee retirement system, a state teacher retirement system, and a plan arranged and maintained by a union or employee association for the benefit of its members (such as the Colorado Association of Public Employees).

Long Term Disability Insurance

If any of these plans has two or more payment options, the option which comes closest to providing you a monthly income for life with no survivors benefit will be Deductible Income, even if you choose a different option.

9. Any benefits you receive because of your disability under the Colorado Auto Accident Reparations Act (No-Fault).
10. Any amount you receive by compromise, settlement, or other method as a result of a claim for any of the above, whether disputed or undisputed.

Deductible Income does not include:

1. Any cost of living increase in any Deductible Income other than Work Earnings, if the increase becomes effective while you are Disabled and while you are eligible for the Deductible Income.
2. Reimbursement for hospital, medical, or surgical expense.
3. Reasonable attorneys fees incurred in connection with a claim for Deductible Income.
4. Benefits from any individual disability insurance policy.
5. Early retirement benefits under the Federal Social Security Act, which are not actually received.
6. Group credit or mortgage disability insurance benefits.
7. Accelerated benefits paid under a life insurance policy.
8. Benefits from a through e below:
 - a. A thrift or savings plan.
 - b. Deferred compensation plan.
 - c. Plan under IRC Section 401(k), 408(k), or 457.
 - d. Individual Retirement Account (IRA).
 - e. Tax Sheltered Annuity (TSA) under IRC Section 403(b).

Your LTD Benefit is reduced by Deductible Income as follows:

1. Each month we will determine your LTD Benefit using the Deductible Income for the same monthly period, even if you actually receive the Deductible Income in another month. If you are paid Deductible Income in a lump sum or by a method other than monthly, we will determine your LTD Benefit using a prorated amount. We will use the period of time to which the Deductible Income applies. If no period of time is stated, we will use a reasonable one.

2. You must pursue Deductible Income for which you may be eligible. We may ask for written documentation of your pursuit of Deductible Income. You must provide it within 60 days after we mail you our request. Otherwise, we may reduce your LTD Benefits by the amount we estimate you would be eligible to receive upon proper pursuit of the Deductible Income.
3. We will notify you of the amount of any overpayment of your claim under any group disability insurance policy issued by us. You must immediately repay us. You will not receive any LTD Benefits until we have been repaid in full. In the meantime, any LTD Benefits paid, including the Minimum LTD Benefit, will be applied to reduce the amount of the overpayment. We may charge you interest at the legal rate for any overpayment which is not repaid within 30 days after we first mail you notice of the amount of the overpayment.

OTHER FEATURES

Is There A Benefit For My Survivor If I Die While LTD Benefits Are Payable?

If you die while LTD Benefits are payable, we will pay a survivors benefit according to 1 through 4 below.

1. The amount of the survivors benefit is 3 times your Monthly LTD Benefit without reduction by Deductible Income.
2. The survivor's benefit will first be applied to reduce any overpayment of your claim.
3. The survivor's benefit will be paid at our option to any one or more of the following:
 - a. Your surviving spouse;
 - b. Your surviving unmarried children under age 25; or
 - c. Any person providing the care and support of any of them.
4. If you are not survived by a spouse or an unmarried child under age 25, no survivor's benefit will be paid.

If My Eligibility Terminates, May I Continue My Insurance?

When your insurance ends, you may buy LTD conversion insurance if you meet 1 through 5 below.

1. Your insurance ends for a reason other than:
 - a. Termination or amendment of the Group Policy; or
 - b. Your failure to make a required premium contribution.

Long Term Disability Insurance

2. You were insured under the Employer's LTD insurance plan for at least one year as of the date your insurance ended.
3. You are not Disabled on the date your insurance ends.
4. You are a citizen or resident of the United States or Canada.
5. You apply in writing and pay the first premium for LTD conversion insurance within 31 days after your insurance ends.

Your LTD conversion insurance becomes effective on the day after your insurance ends.

The maximum LTD conversion insurance benefit you may select is the smallest of:

1. \$4,000 (however, if you provide satisfactory Evidence Of Insurability, this upper limit may be as high as \$8,000);
2. 60% of your insured Predisability Earnings on the date your insurance ended; and
3. The LTD Benefit payable if you had become Disabled on the day before your insurance ended and you had no Deductible Income.

The maximum LTD conversion insurance benefit is reduced by deductible income. The certificate we will issue to you when your LTD conversion insurance becomes effective will contain other provisions that will also differ from the Group Policy.

What Is The Reasonable Accommodation Benefit?

If you are Disabled and return to work in any occupation for any employer, not including self employment, as a result of a reasonable accommodation made by such employer, we will pay that employer a Reasonable Error! Bookmark not defined.Accommodation Expense Benefit equal to the expense incurred for the accommodation or \$5,000, whichever is less.

The Reasonable Accommodation Expense Benefit is payable only if the reasonable accommodation is approved by us in writing prior to its implementation.

What Conditions Are Not Covered?

1. War

You are not covered for a Disability caused or contributed to by War or any act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.

2. Intentionally Self-Inflicted Injury

You are not covered for a Disability caused or contributed to by an intentionally self-inflicted injury, while sane or insane.

Are There Other Limitations?

1. Care of A Physician

You must be under the ongoing care of a Physician in the appropriate specialty as determined by Standard during the Benefit Waiting Period. No LTD Benefits will be paid for any period of Disability when you are not under the ongoing care of a Physician in the appropriate specialty determined by Standard.

2. Mental Disorder

Payment of LTD Benefits is limited to 18 months for each period of continuous Disability caused or contributed to by a Mental Disorder. However, if you are confined in a Hospital at the end of the 18 months, this limitation will not apply while you are continuously confined.

Hospital means a legally operated hospital providing full-time medical care and treatment under the direction of a full-time staff of licensed Physicians. Rest homes, nursing homes, convalescent homes, homes for the aged, and facilities primarily affording custodial, educational, or rehabilitative care are not Hospitals.

3. Alcohol Use, Alcoholism or Drug Use

Payment of LTD Benefits is limited to 18 months during your entire lifetime for a Disability caused or contributed to by your use of alcohol, alcoholism, use of any drug, including hallucinogens, or drug addiction.

4. Rehabilitation

No LTD Benefits will be paid for any period of Disability when you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by us unless your Disability prevents you from participating.

5. Musculoskeletal and Connective Tissue Disorder

Payment of LTD Benefits is limited to 18 months during your entire lifetime for a Disability caused or contributed to by musculoskeletal or connective tissue disorders including, but not limited to:

- a. Any disease or disorder of the cervical, thoracic, or lumbosacral back and its surrounding soft tissue.
- b. Sprains or strains of joints or muscles.
- c. Carpal tunnel or repetitive motion syndrome.
- d. Fibromyalgia.
- e. Temporomandibular joint or craniomandibular joint disorder.
- f. Myofascial pain.
- g. Arthritis.

This limitation will not apply to:

- a. Herniated discs with neurological abnormalities that are documented by electromyogram, and computerized tomography or magnetic resonance imaging.
- b. Scoliosis.
- c. Tumors, malignancies, or vascular malformations.
- d. Radiculopathies that are documented by electromyogram.
- e. Spondylolisthesis, grade II or higher.
- f. Myelopathies and myelitis.
- g. Demyelinating diseases.
- h. Traumatic spinal cord necrosis.
- i. Osteopathies.
- j. Rheumatoid or psoriatic arthritis.
- k. Lupus.

6. Chronic Fatigue Conditions

Payment of LTD Benefits is limited to 18 months during your entire lifetime for a Disability caused or contributed to by chronic fatigue conditions including, but not limited to:

- a. Chronic Fatigue Syndrome.
- b. Chronic Fatigue Immunodeficiency Syndrome.
- c. Post Viral Syndrome.
- d. Limbic Encephalopathy.
- e. Epstein-Barr virus infection.
- f. Herpesvirus type 6 infection.
- g. Myalgic Encephalomyelitis.

This limitation will not apply to clinical conditions where a cause for the chronic fatigue is otherwise identifiable, such as:

- a. Neoplastic disorders.
- b. Neurological disorders.
- c. Endocrine disorders.
- d. Hematological disorders.
- e. Rheumatologic disorders.
- f. Depression.

7. Chemical and Environmental Sensitivities

Payment of LTD Benefits is limited to the 18 months during your entire lifetime for a Disability caused or contributed to by an allergy or sensitivity to chemicals or the environment including, but not limited to:

- a. Environmental allergies.
- b. Sick Building Syndrome.
- c. Multiple Chemical Sensitivity Syndrome.
- d. Chronic Toxic Encephalopathy.

This limitation will not apply to:

- a. Asthma.
- b. Allergy-induced reactive lung disease.

8. Return To Work Responsibility

During the Own Occupation Period no LTD Benefits will be paid for any period of Disability when you are able to work in your Own Occupation and able to earn at least 40% of your Indexed Predisability Earnings, but you elect not to work.

During the Any Occupation Period, no LTD Benefits will be paid for any period of Disability when you are able to work in Any Occupation and able to earn at least 40% of your Indexed Predisability Earnings, but elect not to work.

How Do I File A Claim?

1. Filing A Claim

Claims should be filed on our forms. If you do not receive our forms within 15 days after you ask for them, you may submit your claim in a letter to us. The letter should include the date disability began, and the cause and nature of the disability.

2. Time Limits On Filing Proof Of Loss

You must give us Proof Of Loss within 90 days after the end of the Benefit Waiting Period. If you cannot do so, you must give it to us as soon as reasonably possible, but not later than one year after that 90-day period. If Proof Of Loss is filed outside these time limits, your claim will be denied. These limits will not apply while you lack legal capacity.

3. Proof Of Loss

Proof Of Loss means written proof that you are Disabled and entitled to LTD Benefits. Proof Of Loss must be provided at your expense.

4. Documentation

At your expense, you must submit completed claims statements, your signed authorization for us to obtain information, and any other items we may reasonably require in support of your claim. If you do not provide the documentation within 60 days after we mail you our request, your claim may be denied.

5. Investigation Of Claim

We may investigate your claim at any time.

At our expense, we may have you examined at reasonable intervals by specialists of our choice. We may deny or suspend LTD Benefits if you fail to attend an examination or cooperate with the examiner.

6. Time Of Payment

We will pay LTD Benefits within 60 days after you satisfy Proof Of Loss.

LTD Benefits will be paid to you at the end of each month you qualify for them. LTD Benefits remaining unpaid at your death will be paid to the person(s) receiving the Survivor Benefit. If no Survivor Benefit is paid, the unpaid LTD Benefits will be paid to your estate.

7. Notice Of Decision On Claim

You will receive a written decision on your claim within a reasonable time after we receive your claim.

If you do not receive our decision within 90 days after we receive your claim, you will have an immediate right to request a review as if your claim had been denied.

If we deny any part of your claim, you will receive a written notice of denial containing:

- a. The reasons for our decision;
- b. Reference to the parts of the Group Policy on which our decision is based;
- c. A description of any additional information needed to support your claim; and
- d. Information concerning your right to a review of our decision.

What If My Claim Is Denied?

You may request in writing a review of a denial of all or part of your claim within 60 days after you receive notice of the denial.

When you request a review, you may send us written comments or other items to support your claim. You may review any non-privileged information that relates to your request for review.

We will review your claim promptly after we receive your request. We will send you a notice of our decision within 60 days after we receive your request, or within 120 days if special circumstances require an extension. We will state the reasons for our decision and refer you to the relevant parts of the Group Policy.

When Does My Insurance Become Effective?

LTD Insurance is employee-paid. You must apply for insurance, provide Evidence of Insurability and agree to pay premiums.

Subject to the Active Work provisions, your insurance becomes effective on the first day of the calendar month following the date Standard Insurance Company approves your Evidence of Insurability.

What Are The Active Work Provisions?

1. Active Work Requirement

If you are incapable of Active Work because of Physical Disease, Mental Disorder, Injury or Pregnancy on the day before the scheduled effective date of your insurance, your insurance will not become effective until the day after you complete one full day of Active Work as an eligible employee.

Active Work and Actively at Work mean performing the material duties of your own occupation at your Employer's usual place of business.

You will also meet the Active Work requirement if:

- a. You were absent from Active Work because of a regularly scheduled day off, holiday, or vacation day;
- b. You were Actively at Work on your last scheduled work day before the date of your absence; and
- c. You were capable of Active Work on the day before the scheduled effective date of your insurance.

2. Changes In Insurance

This Active Work requirement also applies to any increase in your insurance. However, if you return to Active Work during a period of Disability or Temporary Recovery, you will not qualify for any change in insurance caused by a change in the rate of earnings used to determine your Predisability Earnings or by a change in the terms of the Group Policy.

When Does My Insurance End?

Your insurance ends automatically on the earliest of:

1. The date the last period ends for which you made the required premium contribution.
2. The date the Group Policy terminates.
3. The date your employment terminates.
4. The date you cease to be an eligible employee. However, if you cease to be an eligible employee because you are not working the required minimum number of hours, your in-

Long Term Disability Insurance

insurance will be continued during the following periods, unless it ends under 1 through 3 above.

- a. While your Employer is paying you at least the same Predisability Earnings paid to you immediately before you ceased to be an eligible employee.
- b. During the Benefit Waiting Period and while LTD Benefits are payable.
- c. During a leave of absence if continuation of your insurance under the Group Policy is required by the state-mandated family or medical leave act or law.
- d. During any other leave of absence approved by your Employer in advance and in writing and scheduled to last 30 days or less.

If you are a Part-Year employee, your insurance may be continued while you are scheduled to be away from work for a period of 90 days or less under the terms of your employment.

A Part-Year employee is a employee who is not scheduled to work at least one day every week, but has a regular work cycle of 9 months or more, with a definite return to work date set for each period of non-work.

DEFINITIONS

Benefit Waiting Period means the period you must be continuously Disabled before LTD Benefits become payable.

Providing Evidence of Insurability means you must:

1. Complete and sign our medical history statement;
2. Sign our form authorizing us to obtain information about your health;
3. Undergo a physical examination, if required by us, which may include blood testing; and
4. Provide any additional information about your insurability that we may reasonably require.

Employer means the State of Colorado.

Group Policy means the group LTD insurance policy issued by us to the Policyowner.

Injury means an injury to your body.

LTD Benefit means the monthly benefit payable to you under the terms of the Group Policy.

LTD Insurance means your long-term disability insurance under the Group Policy.

Maximum Benefit Period means the longest period for which LTD Benefits are payable for any one period of continuous Disability, whether from one or more causes. It begins at the end of the Benefit Waiting Period. No LTD Benefits are payable after the end of the Maximum Benefit Period, even if you are still Disabled.

Long Term Disability Insurance

Mental Disorder means any mental, emotional, behavioral, psychological, personality, cognitive, mood or stress-related abnormality, disorder, disturbance, dysfunction or syndrome, regardless of cause, including any biological or biochemical disorder or imbalance of the brain. Mental Disorder includes, but is not limited to, bipolar affective disorder, organic brain syndrome, schizophrenia, psychotic illness, manic depressive illness, depression and depressive disorders, or anxiety and anxiety disorders.

Physical Disease means an entity or process that produces structural or functional changes in your body as diagnosed by a Physician.

Physician means a licensed medical professional, other than yourself, diagnosing and treating you within the scope of the license.

Pregnancy means your pregnancy, childbirth, or related medical conditions, including complications of pregnancy.

Prior Plan means your Employer's group long-term disability insurance plan in effect on the day before the effective date of your Employer's coverage under the Group Policy and which is replaced by the Group Policy.

We, us, and our mean Standard Insurance Company.

Work Earnings means your gross monthly earnings from work you perform while Disabled, including earnings from your Employer, any other employer, or self-employment.

You and your mean the eligible employee.