

Your long term disability benefits

The Standard

Long-term disability insurance coverage

You are covered under a group long term disability insurance policy. Long term disability pays a portion of your salary should you become disabled and unable to work for an extended period of time.

The benefit level of your coverage pays a percent of your base earnings, based on your salary on the last day worked.

Your elimination period is the waiting period beginning on the date of disability until benefits are paid. In the interim, available sick or vacation leave can be drawn to maintain income level.

You may be eligible for benefits when disabled from your own occupation, any occupation, or partial disability.

The specific policy provisions are available through your employer/Human Resources Department. You can also obtain a copy of the policy by contacting AWC Trust staff at **1-800-562-8981**.

Questions

For questions about your long term disability insurance coverage, check with your employer's Human Resources Department or contact **AWC Trust staff at 1-800-562-8981**.

You can also contact **The Standard at 1-800-628-8600**.

