



## Short Term Disability Insurance

When it comes to handling Short Term Disability claims, our team of experts is standing by. Our claims examiners have been with us for an average of 6 years, and our nurse case managers boast an average tenure of 8 years (internal company data as of October 1, 2024). With this kind of expertise, we can typically render our initial claim decision in just 3-5 days, because the last thing a claimant needs is a delay.

### Covered Members

An active non-union employee of the Employer working 30 or more hours per week.

	Group STD Plan 1	Voluntary STD Plan 2
<b>Benefit Schedule</b>	60%	60%
<b>Insured Predisability Earnings</b>	\$1,667	\$1,667
<b>Maximum Weekly Benefit</b>	\$1,000	\$1,000
<b>Minimum Weekly Benefit</b>	\$15	\$15
<b>Benefit Waiting Period Accident</b>	7 Days	7 Days
<b>Benefit Waiting Period Sickness</b>	7 Days	7 Days
<b>Maximum Benefit Period</b>	83 Days	83 Days
<b>Guarantee Issue</b>	Full Benefit	Full Benefit
<b>Employer Contribution</b>	100%	0%
<b>Minimum Participation</b>	100%	Greater of 25% or 10 Lives
<b>Taxability of Benefits</b>	Taxable	Non-Taxable
<b>Partial/Residual Disability</b>	Included	Included
<b>Temporary Recovery</b>	90 Days	90 Days
<b>Maternity</b>	Covered the same as any other illness	Covered the same as any other illness



## Additional Plan Design Details

- Health Advocacy Select solution is included. This service is provided in partnership with Health Advocate(SM) and is available to short term disability claimants to assist with navigating healthcare questions and concerns for the duration of their claim.
- This is a non-occupational plan providing coverage for disabilities occurring off the job.
- This coverage includes a Reasonable Accommodation Expense Benefit, which reimburses employers for workplace modifications that enable employees to return to or remain at work.
- With the Return To Work Incentive, work earnings will not be deducted until the benefit plus work earnings exceed 100% of Predisability Earnings.
- STD benefits are no longer payable once an insured member begins receiving LTD benefits.
- Your product quote from The Standard includes a Benefit Administration Technology benefit. This provides a credit of 3 percent of paid premium for the use of Benefit Administration Technology for the enrollment of two or more applicable lines of coverage with The Standard. This credit will be paid monthly or in accordance with billing frequency for a maximum of 24-months. Payment may be made directly to the Benefit Administration technology platform provider or broker. The payment amount is specific to the respective lines of coverage in force. Payment will be made in the form of a fee and disclosed via Schedule A (Form 5500) or other compensation disclosures. A signed Benefit Administration Fee Agreement form along with the payee's W-9 is required for set-up. The effective date of the payment will be the later of the effective date of the group policy, or first of the month following the date on which the Policyholder signs the agreement. The cost has been included in the proposed rates.

### **Plan 2**

- Late enrollees will not be required to submit evidence of insurability. They will instead be subject to a 60-day benefit waiting period for sickness or pregnancy during their first 12 months in the plan. Also, no evidence of insurability is required for those eligible for insurance under the prior plan for more than 31 days but not insured, those requesting reinstatement, nor those requesting increases in coverage. They too will be subject to a 60-day benefit waiting period.



## Cost

Group STD Plan 1	
Members	25
Volume	\$22,044
Rate: Per \$10 of Benefit	.230
Monthly Premium	\$507
Rate Guarantee	1 year

Voluntary STD Plan 2					
Members	To Be Determined				
Volume	To Be Determined				
Rate: Per \$10 of Benefit	Lives	Age	Rate	Volume	Premium
	TBD	0-24	.150	TBD	TBD
		25-29	.290		
		30-34	.290		
		35-39	.290		
		40-44	.290		
		45-49	.380		
		50-54	.410		
		55-59	.600		
		60-64	.600		
	65-69	.600			
	70-999	.600			
Monthly Premium					TBD
Rate Guarantee					1 year

## Assumptions

- STD benefits will not be paid while a member is receiving sick pay.
- Rates include electronic documents.

### Plan 1

- Rates assume benefits are non-taxable for certain individuals.

### Plan 2

- Final rates are subject to change if actual enrollment varies from the assumed enrollment of 25%

## Conditions

- Rate assumes coverage not currently in force.
- STD benefits may be reduced by deductible income.
- State Disability and/or Own Medical Leave Benefits under Paid Family Medical Leave laws are considered deductible income.

**Proposed Effective Date**  
January 1, 2026

**Prepared for:**  
Murray Builders, LLC dba Murray Company



## More Information

For additional information on the available features and benefits of Short Term Disability Insurance from The Standard, click here: <http://www.standard.com/group-short-term-disability>

Click here for California: <http://www.standard.com/ca-short-term-disability>

Click here for all other states: <http://www.standard.com/group-short-term-disability>



## Producer Compensation Disclosure

We recognize the valuable role of insurance advisors, consultants and brokers ("producers") in helping their clients design an employee benefits program, and we support reasonable and fair compensation for these services. Producers may be eligible to receive compensation from The Standard.

The commission quoted in this proposal are noted below. Additionally, fees for administrative, marketing or consulting services may apply. If applicable, fees are noted below.

Normal commission scale ([www.standard.com/financial-professional/insurance-benefits/compensation](http://www.standard.com/financial-professional/insurance-benefits/compensation)) included for Life and STD.

Unless participation is declined by the producer or client, contingent compensation is additional compensation that may also be paid and is dependent on the satisfaction of one or more minimum requirements, such as a specified amount of new premium volume or persistency in connection with the producer's block of business. For information about our customary producer rewards program visit [www.standard.com/financial-professional/insurance-benefits/compensation](http://www.standard.com/financial-professional/insurance-benefits/compensation). Some producers may have a contingent compensation arrangement that differs from our customary program. Please consult with your producer for additional details.

## About This Employee Benefits Proposal

We appreciate the opportunity to provide you with this benefit and cost summary proposal from The Standard. This document outlines certain important features of the group insurance coverages available. This is not a contract or an offer to contract for such coverages. Detailed information about other important features of the coverage proposed is available on request. Just ask your broker/consultant or your representative at The Standard.

A completed application must be submitted before a group can be considered for coverage. Insurance will be effective after the application is accepted by The Standard. If approved, we will issue a contract containing our customary language. It will not duplicate policy language from another carrier. The group contract will contain provisions and defined terms not described in this Employee Benefits Proposal. The group contract will control if there are discrepancies between it and this proposal.

This benefit and cost summary proposal expires on January 4, 2026, unless replaced or withdrawn by The Standard.

The proposed premium rate and plan design for each coverage are based on the underwriting data received by The Standard. Final premium rates and plan provisions will be determined by The Standard on the basis of: applicable state laws, policyholder contributions, confirmation of occupations, the actual composition of the group of persons who will become insured and our current underwriting rules and practices.

## Financial Strength Ratings

For information about our Financial strengths ratings visit: <https://www.standard.com/about-standard/company/financial-strength>

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.