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Disability Benefit Summary Highlights for Lafayette Parish School System

Underwritten by Standard Insurance Company
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The Standard is pleased to announce our selection as the new disability insurance provider for Lafayette Parish School System.

If you are like most people, becoming disabled is the last thing you think about. Here are some facts to consider:

- Disability affects about one-fifth of Americans (over 49 million people)
- Over 21 million Americans have a condition limiting basic physical activities, such as walking, climbing stairs, reaching, lifting or carrying
- At age 35, one has a 50/50 chance of being unable to work more than three months due to a disability before turning 65
- On the average, about 2,329 disabling injuries occur every hour during the year

If you are currently enrolled in Lafayette's disability program you will notice the following enhancements to the plan:

- 24 hour coverage, which means on and off the job injuries are now covered
- EAP: Employee Assistance Program is an included benefit which provides you three face to face counseling sessions along with many other benefits
- **You will see a reduction of 20 – 28% in your deducted disability costs**

At this time we strongly encourage you to take advantage of this open enrollment period (subject to a 3/12 pre-existing condition limitation). If you are not currently insured under the plan, now is the time to enroll! If you are a current participant of the plan, please make sure your benefit election is sufficient to cover expenses in the event of a disability.

For questions regarding this information and enrolling please contact Jim Burke at (337) 988-3396 or the insurance department.

The information above highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage. If you become insured, you will receive a Certificate that will contain more detailed information about the controlling terms and provisions of coverage.