

GROUP SHORT TERM DISABILITY INSURANCE IMPORTANT NOTICE

**Attached to and made a part of the Group Short Term Disability Certificate
Issued to Multnomah County as Policyholder under
Group Policy 755566 - C**

The following important notice is attached to and made a part of the Group Short Term Disability Insurance Certificate referenced above.

In order to conform with the requirements of Oregon DFR Bulletin 2024-08, the Group Certificate is amended to add the following disclosure language:

**GROUP SHORT TERM DISABILITY (“STD”) BENEFITS MAY BE REDUCED BY
OTHER SOURCES OF INCOME SUCH AS BENEFITS UNDER A PAID FAMILY AND
MEDICAL LEAVE PROGRAM WHICH ARE PAID OR PAYABLE FOR THE SAME
DISABLING CONDITION.**

You may be eligible for benefits for your disabling condition under Oregon’s or another state’s disability income benefit law or paid family and medical leave program.

Pursuant to the terms of the Deductible Income provision, your STD Benefit may be reduced by amounts you receive or are eligible to receive because of your disability under a state disability income benefit law or similar law (such as a paid family and medical leave law).

Please note that your STD Benefit may also be reduced by other sources of income such as sick pay, Work Earnings, compensation included in Predisability Earnings, workers compensation, disability or retirement benefits under the Federal Social Security Act, other insurance, etc. Your duty to pursue Deductible Income is outlined in the Rules For Deductible Income provision.

The Deductible Income provision also provides whether any reduction in STD Benefits will be made on a dollar-for-dollar basis, or another basis, such as to the extent the combined benefits exceed your Predisability Earnings.

Please review your Certificate carefully for a full description of your STD coverage including what income sources may reduce your STD Benefits and your duty to pursue those income sources.

STANDARD INSURANCE COMPANY

By



Daniel J. McMillan
President and CEO