

**FAIRFIELD TOWNSHIP
RESOLUTION NO. 18-44**

**RESOLUTION AUTHORIZING ADMINISTRATOR TO EXECUTE CONTRACT WITH
STANDARD COMPANY FOR SHORT TERM DISABILITY INSURANCE COVERAGE.**

WHEREAS: At this time Humana is eliminating their Short Term Disability Plan from its offerings;
and

WHEREAS: The Board wishes to continue to offer the Short Term Disability Plan to Fairfield
Township employees; and

WHEREAS: The account executive with Assured Partners has recommended the Township implement
the Short Term Disability Plan coverage with the Standard Company;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Trustees of Fairfield Township, Butler
County, Ohio, as follows;

SECTION 1: The Board hereby authorizes the Administrator to execute the contract with the Standard
Company for Short Term Disability Insurance coverage, which is attached hereto as
Exhibit "A".

SECTION 2: The Board hereby dispenses with the requirement that this resolution be read on two
separate days, pursuant to RC 504.10, and authorizes the adoption of this resolution upon
its first reading.

SECTION 3 This resolution is the subject of the general authority granted to the Board of Trustees
through the Ohio Revised Code and not the specific authority granted to the Board of
Trustees through the status as a Limited Home Rule Township.

SECTION 4: That it is hereby found and determined that all formal actions of this Board concerning and
relating to the passage of this Resolution were taken in meetings open to the public, in
compliance with all legal requirements including §121.22 of the Ohio Revised Code.

SECTION 5: This resolution shall take effect at the earliest period allowed by law.

Adopted: March 14, 2018

Board of Trustees

Susan Berding:

Susan Berding

Shannon Hartkemeyer:

Shannon Hartkemeyer

Joe McAbee:

Joe McAbee

Vote of Trustees

YES

YES

YES

AUTHENTICATION

This is to certify that this is a resolution which was duly passed, and filed with the Fairfield Township
Fiscal Officer this 14th day of March, 2018.

ATTEST:

Shelly Schultz

Shelly Schultz, Fairfield Township Fiscal Officer

APPROVED AS TO FORM:

L. E. Barbieri

Lawrence E. Barbieri, Township Law Director



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 5 years, and our nurse case managers boast an average of 27 years of experience in their field (internal company data as of Mar, 31, 2013). 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

A regular employee of the Employer working 30 or more hours per week.

	Group STD
Benefit Schedule	66 2/3%
Insured Predisability Earnings	\$2,250
Maximum Weekly Benefit	\$1,500
Minimum Weekly Benefit	\$50
Benefit Waiting Period Accident	14 Days
Benefit Waiting Period Sickness	14 Days
Maximum Benefit Period	180 Days
Guarantee Issue	Full Benefit
Employer Contribution	100%
Minimum Participation	100%
Taxability of Benefits	Taxable
Partial/Residual Disability	Included
Temporary Recovery	90 Days
Maternity	Covered the same as any other illness

Additional Plan Design Details

- This is a non-occupational plan providing coverage for disabilities occurring off the job.
- The Standard pays the employer's matching FICA and Medicare taxes and prepares W-2s for members receiving benefits.
- 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.

Proposed Effective Date
April 01, 2018

Prepared for:
Fairfield Township



Cost

	Group STD
Members	31
Volume	\$25,729
Rate: Per \$10 of Benefit	.343
Monthly Premium	\$882
Rate Guarantee	3 years

Assumptions

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

Conditions

- Rate assumes coverage currently in force.

More Information

For additional information on the available features and benefits of Short Term Disability Insurance from The Standard:

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>

Proposed Effective Date
April 01, 2018

Prepared for:
Fairfield Township



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/compensation/eb/) included for 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/compensation/eb/. 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 May 28, 2018, 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 www.standard.com/about



Your Employee Benefits Proposal

Prepared for: Fairfield Township

Presented by: ASSUREDPARTNERS NL - LEXINGTON

Proposal Prepared on:
February 27, 2018

Short Term Disability Insurance

Proposed Effective Date:
April 1, 2018

Standard Insurance Company

