



January 2007

RE: Voluntary Long Term Disability (LTD) Insurance

Dear National Rural Letter Carriers' Association Member:

We are pleased to announce that the National Rural Letter Carriers' Association has selected Standard Insurance Company (The Standard) as the carrier for their Voluntary Long Term Disability (LTD) Plan, effective February 1, 2007.

Ranked among the top five group LTD insurance carriers in the nation, The Standard has a century of industry knowledge and more than five decades of employee benefits experience. The Standard is highly regarded for its personal service, financial strength, and the quality of its insurance products.

The enclosed booklet provides information on the LTD insurance plan's cost, exclusions, limitations and reductions as well as the enrollment form. Please read this information carefully so you can select the plan that best matches your individual financial needs. The plan provides two options to choose from:

Plan Options		Maximum Monthly Benefit	Benefit Waiting Period
50% Benefit Option	Replaces up to 50% of the first \$7,000 of your monthly base salary ( <i>predisability earnings</i> )	\$3,500	60 days
60% Benefit Option	Replaces up to 60% of the first \$13,333 of your monthly base salary ( <i>predisability earnings</i> )	\$8,000	90 days

Because your premium contributions will be paid with after-tax dollars, any disability benefits received are free of federal and state income tax. Please note your monthly LTD benefit may be reduced by other (deductible) income. Refer to the attached brochure for more information regarding deductible income.

During the initial enrollment period, you may apply for LTD coverage without providing evidence of insurability if you enroll within 31 days from your effective date of coverage. The coverage effective dates and accompanying enrollment dates are staggered by region as follows:

Southwest and South Atlantic Regions: Effective April 1, 2007; applications must be received no later than March 1, 2007

Eastern Region: Effective June 1, 2007; applications must be received no later than May 1, 2007

Western and Mid-States Regions: Effective July 1, 2007; applications must be received no later than June 1, 2007

Applications received after those dates will be subject to evidence of insurability requirements (i.e. proof of good health, which may include a physical exam).

To enroll for LTD coverage, please complete the enclosed enrollment form as well as the allotment or ACH form, depending on your method of payroll deduction, and return them along with a photo copy of a current Earnings Statement (PS Form 1223) to the NRLCA Group Insurance Department at the following address:

National Rural Letter Carriers' Association  
Group Insurance Department – 2<sup>nd</sup> Floor  
1630 Duke Street 2<sup>nd</sup> Floor  
Alexandria, VA 22314-3466

If you have questions or need more information about this important coverage, please contact The Standard at 888.414.0383 or the NRLCA Group Insurance department at 703.684.5552.

As you consider your options, remember that LTD insurance from The Standard is an easy and convenient way to help protect your monthly earnings in the event of a covered disability.

Standard Insurance Company  
National Accounts