

# BENEFITS AT A GLANCE

## SHORT TERM DISABILITY PLAN

This short term disability plan provides financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began. In some cases, you can receive disability payments even if you work while you are disabled.

### EMPLOYER'S ORIGINAL PLAN

**EFFECTIVE DATE:** October 1, 2008

**POLICY NUMBER:** R0058826 STD-100%-01

### ELIGIBLE GROUP(S):

All Employees in active employment in the United States with the Employer

### MINIMUM HOURS REQUIREMENT:

Employees must be working at least 30 hours per week.

### WAITING PERIOD:

For employees in an eligible group on or before October 1, 2008: None

For employees entering an eligible group after October 1, 2008: 90 days of continuous active employment

### REHIRE:

If your employment ends and you are rehired within 12 months, your previous work while in an eligible group will apply toward the waiting period. All other policy provisions apply.

### WHO PAYS FOR THE COVERAGE:

Your Employer must make contributions and you are not required to make any contributions for your coverage.

### ELIMINATION PERIOD:

14 days for disability due to an injury

14 days for disability due to a sickness

Benefits begin the day after the elimination period is completed.

### WEEKLY BENEFIT:

60% of weekly earnings to a maximum benefit of \$1,000 per week

**Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered under this plan.**

### MAXIMUM PERIOD OF PAYMENT:

11 weeks

Premium payments are required for your coverage while you are receiving payments under this plan.

Your Short Term Disability plan does not cover disabilities due to an occupational sickness or injury.

### OTHER FEATURES:

Minimum Benefit

**The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage section.**