

Benefit Plan Summary

Short Term Disability

Class Description(s): All Active Full-Time Employees

Full Time Eligibility: 30 Hours Per Week

FEATURE	DESCRIPTION
Short Term Disability Max Benefit	\$1,200
Pre-Existing Condition Limitation	No
Benefit Percent	60%
Participation Requirement	100% participation
Benefit Period	12 Week Benefit Period
Benefits Begin	8th Day Accident / 8th Day Illness

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Benefit Plan Summary

Long Term Disability

Class Description(s):All Active Full-Time Employees

Full Time Eligibility:30 Hours Per Week

FEATURE	DESCRIPTION
Minimum Monthly Benefit	Greater of \$100 or 10%
Benefit Duration	ADEA 1 with SSNRA
Return to Work Incentive Applies	Yes
Integration Method	Direct
Social Security Offset	Family
Pre-Existing Condition Limitation	Look-back/Insured 3/12 months
Takeover Provision	No Loss/No Gain
Mental Illness Limitation	24 Month Outpatient
Substance Abuse Limitation	24 Month Outpatient
Family Care Credit	Included
Workplace Modification Benefit	Included
Rehabilitation Participation Req.	Included
Recommended Treatment Req.	Included
Survivor Income Benefit Option	3x Last Monthly Net Benefit

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