

# 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. In some cases, you can receive disability payments even if you work while you are disabled.

### EMPLOYER'S ORIGINAL PLAN

**EFFECTIVE DATE:** September 1, 2020

**POLICY NUMBER:** 693847 011

### ELIGIBLE GROUP(S):

All Full-Time Employees in active employment in the United States with the Employer

### MINIMUM HOURS REQUIREMENT:

Employees must be in active employment at least 40 hours per week.

### WAITING PERIOD:

For employees in an eligible group on or before the plan effective date: None

For employees entering an eligible group after the plan effective date: First of the month coincident with or next following 60 days of continuous active employment

Employees are not eligible for coverage until the waiting period has been completed.

### ENROLLMENT:

Employees who are eligible may apply for and change their coverage at any time within the first 31 days of being eligible.

After 31 days, employees who are eligible may apply for and change their coverage during any scheduled enrollment period.

You may decrease or cancel any coverage for which you make contributions at any time.

### EVIDENCE OF INSURABILITY:

Evidence of insurability is required:

- for any amount of coverage applied for more than 31 days after you are first eligible for coverage.
- if you reapply for coverage after it terminates.

However, once your coverage is effective, evidence of insurability is not required for an increase in coverage made during a scheduled enrollment period.

### 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.

### WAIVE THE WAITING PERIOD:

If you have been continuously employed by your Employer for a period of time equal to your waiting period, Unum will waive your waiting period when you enter an eligible group.

### WHO PAYS FOR THE COVERAGE:

You must make contributions for your coverage.

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

**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:**

Amounts in \$50 benefit units as applied for by you and approved by Unum, starting at a minimum of \$50.

The weekly benefit will be the lesser of:

- the amount you've applied for;
- 60% of weekly earnings rounded to the nearest \$50 if not already an exact multiple thereof; or
- a maximum weekly benefit of \$1,400.

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

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

**MINIMUM WEEKLY BENEFIT:**

\$25

**MAXIMUM PERIOD OF PAYMENT:**

24 weeks

**OTHER FEATURES:**

Continuity of Coverage

Pre-Existing: 3/12

Rehabilitation and Return to Work Assistance Benefit

**The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage and if you make contributions to the plan, refer to your confirmation of coverage. The plan includes enrollment, risk management and other support services related to your Employer's benefit program.**