

Short-Term Disability (STD) Insurance – Class 1	
What is Short-Term Disability Insurance?	Short-Term Disability provides you with short-term income protection if You become Disabled from a covered Injury, Sickness, or Pregnancy.
Who is eligible?	All Active Full-time & Part-time Associates, excluding Associates of FACTS Education Corp working a minimum of 20 hours per week. Waiting Period: 6 Months.
How does the plan define Disability?	You are disabled when it is determined that due to Your Sickness or Injury: <ul style="list-style-type: none"> • You are unable to perform one or more of the Material and Substantial Duties of Your Own Occupation; and • You have a 20% or more loss in Your Weekly Earnings.
What is my Short-Term Disability Benefit?	<p>Benefit Amount: The STD plan will pay a weekly benefit that is a percentage of your Weekly Earnings for a duration as specified below:</p> <ul style="list-style-type: none"> • Weeks 1-12 – 100%* • Weeks 13-26 – 60% <p>Weekly Earnings: means your gross weekly base income from your employer in effect just prior to Your date of disability. It includes your total income before taxes. It does not include income received from overtime, commissions or bonuses.</p> <p>Minimum Benefit: \$25.</p> <p>Maximum Benefit: No Maximum</p> <p>Maximum Duration: 26 weeks includes your Elimination Period, if applicable, as noted below.</p> <p>Elimination Period: 7 days for Sickness 0 days for Injury</p> <p>*Benefits for the first week will be subject to the Elimination Period above.</p>
Who pays for it?	Nelnet is paying for the cost of your coverage.
Are there Limitations & Exclusions?	<p>Disability plans have conditions, exclusions, offsets and limitations. You must be actively at work for at least one day for your coverage to begin. Here is some important information but review your certificate for a complete list of all that apply.</p> <p>Your plan does not cover any disabilities caused by, contributed by, or resulting directly from:</p> <ul style="list-style-type: none"> • War • Illegal Activity • Cosmetic Surgery • Self-Inflicted Injury
<p>Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. The terms and conditions for the Group Short Term Disability Income Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. Continental American Insurance Company Columbia, SC AGC2501777</p>	

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