

Short-Term Disability (STD) Insurance – Class 2

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 of FACTS Education Corp working a minimum of 30 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><small>*Benefits for the first week will be subject to the Elimination Period above.</small></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

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