

## **Summary of Benefits - Short-Term Disability**

The following benefit limits are per Participant:

### **WEEKLY INCOME DISABILITY BENEFITS – Short Term Disability Definition of Disability**

You are disabled if you:

1. Cannot perform any of the material and substantial duties of your own occupation because of illness, accident or maternity. (if you can perform even one of the material and substantial duties, you may not be considered disabled);
2. Are under the direct care of a licensed physician other than yourself or a family member; and
3. Are not employed elsewhere for a salary or other income.

If you become unable to work due to a condition accommodated under the Americans with Disabilities Act that has not substantially changed since your most recent date of employment, or any permanent disability that can safely be accommodated, then you will not be considered disabled.

If you are on disability and develop an additional disability, it will not be treated as a new disability but will be a continuation of your current disability.

### **Job-related disability**

Job-related injuries or illnesses are not eligible for benefits under this Plan. These situations are covered by Workers' Compensation benefits.

### **When Your Short Term Disability Benefits Begins**

To initiate your request for a Short Term Disability (STD) benefit, see "Filing a Claim".

You must be disabled seven (7) continuous calendar days before you are eligible to receive a STD benefit. If your disability is approved, your benefit begins on the eighth (8th) calendar day of disability and will be paid on regularly scheduled payments.

If your disability is a continuation of a prior disability, your STD benefit will begin on the first day of missed work due to the continued disability, subject to: (1) submitting satisfactory proof of disability and (2) the initial maximum benefit period.

### **Amount and Duration of Your STD Benefit**

Short Term Disability:

- Benefits begin after the eighth day of an accident, illness or maternity leave.
- Benefits are paid up to a Maximum of 26 weeks.
- 67% of weekly income up to \$150 per week (before the appropriate taxes are taken out.)

### **Coordination of Your STD Benefit with Other Income**

Benefits for which you are eligible from other income sources will be used as an offset when calculating your STD benefit. This does not include personal disability insurance policies, no-fault wage replacement benefits from an automobile insurance policy, or your savings program. Some sources of other income offsets are:

- Any federal, state or local disability, retirement or unemployment programs;
- Other group disability benefits; and
- Disability payments from insurance or other sources that result from an act or omission of another person who caused your disability.