

Foster Poultry Farms Summary of Benefits

Short-Term Disability Insurance

All full-time non-union hourly employees of Foster Poultry Farms, and all full-time non-union clerical and exempt employees of Foster Dairy Farms

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Short-term disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury for periods ranging from a few days to several weeks.

Eligibility	All active employees working a minimum of 30 regularly scheduled hours per week.
Waiting Period	You are eligible on the first of the month following 90 days of continuous, active employment.
Benefit	STD Coverage: STD is employer-paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the plan benefit pays 60% of your weekly earnings, less other deductible sources of income, such as state-mandated benefits and sick pay (see your plan booklet for details). The maximum weekly benefit is \$2,650. Minimum weekly benefit is \$25.00.
Elimination Period	Benefits are payable after a period of seven calendar days due to injury or sickness.
Maximum Duration	Short-term disability benefits will end at either the end of the disability or the end of the 25th week of disability for which a benefit is payable, whichever comes first.
Definition of Disability	You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your certificate of coverage for definitions of “own job” and “any job.”
Partial Disability Benefits	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings and can continue for a maximum of 30 days.
Successive Disability	If you become disabled for the same condition within 14 days following your prior disability, your benefits will continue under the same claim.

Please Note: Please see your Benefits department for additional information.

Online solutions to manage your benefits

MyLibertyConnection® offers secure access to online resources and tools to help you better understand and manage your benefits. You can:

- Report an absence or track the status of an existing absence
- Review claim payment information
- Complete a statement of health (Evidence of Insurability) application
- Add or change beneficiary designations