

**Voluntary Short Term Disability Insurance
Benefit Plan* Information**

Short Term Disability (STD) insurance provides a weekly income to you if you are unable to perform your regular job duties due to a physical/mental disability (injury/illness). The following provides a brief overview of the STD benefits available:

Weekly Benefit	60% of your weekly salary* up to \$1,250 <i>* based on prior year's W-2 earnings or current pay if no W-2</i>
Minimum Weekly Benefit	\$25 is the minimum weekly benefit
Maximum Period Payable	The benefit is payable as long as you are 'disabled' with a maximum period of 13 weeks
Elimination Period	The benefit is payable on the 1 st day of an injury; 8 th day of an illness
Pre-Existing Conditions	3/12 – No benefit is payable if you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.
Monthly Premium	Premium is paid by the employee on an after tax basis
Insurance Company	UNUM

See Voluntary STD Enrollment form for rate information

The information noted above is a brief summary of benefits, not a contract. The benefit contract supersedes the information above. For more detailed plan information, please consult the summary plan booklet available from your HR Consultant at HRnovations.

*Availability of plan is based on a minimum number of plan enrollees. Please confirm availability of plan with HRnovations Benefit Administrator.