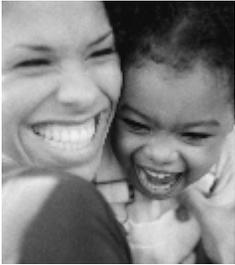


# Plan Highlights

## Group Short Term Disability Insurance



### Eligibility

Each Active, Full-time regular benefit eligible Employee working 20 hours or more per week, except a PA, PL, MS, FA Employee, member of the Armed Services, Leased employee or Independent Contractor, Member of AFSCME, TME or TLEA Associations or any person employed on a temporary or seasonal basis.

### Elimination Period

Injury (accident): 14 consecutive days  
Benefits begin on the 15<sup>th</sup> consecutive day of disability.

Sickness (illness): 14 consecutive days  
Benefits begin on the 15<sup>th</sup> consecutive day of disability.

### Benefit Amount

66.67% of covered earnings to a maximum benefit of \$1,500 per week.

### Maximum Benefit Duration

Benefits, for one period of disability, will be paid up to a maximum of 24 weeks.

### Contribution Requirements

Coverage is 100% employer paid

### Coverage

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### Features

- \* Maternity covered as any other illness
- \* Partial Disability benefit included
- \* Zero Day Residual included Definition

### Exclusions

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage.  
Insurance is provided under group policy form LRS-6564, et al.