

Summary Plan Description

SHORT TERM DISABILITY INSURANCE

Purpose	To provide weekly earnings during time lost from work due to a disability
Benefit Starting Date:	13th Day Accident / 13th Day Illness
Maximum Benefit Period:	11.14 weeks
Scheduled Benefit Percentages:	60% of weekly earnings
Minimum Weekly Benefit:	\$150
Guarantee Issue Amount:	\$1,500
Maximum Weekly Benefit:	\$1,500
Pre-Existing Conditions:	Waived
Maternity:	Included
Survivor Benefit:	Included: 3 weeks
Partial Disability:	Included

Note: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be a difference between this summary and the contract, the contract will govern.