

SecureCarePlus©

Short Term Disability Plan Benefit Summary

Summary of Benefits

This summary is for information purposes only. It only highlights major provisions of the Plan Document and is not intended to replace or interpret the Plan Document. The Plan Document may contain additional provisions pertaining to the information contained herein and must be referenced for a complete understanding of benefits.

Enrollment

Employees may enroll for Short Term Disability coverage during the employee's eligibility period. Employees who do not enroll during the eligibility period may enroll during the open enrollment period for a January 1 effective date. If an employee is covered under this plan and voluntarily terminates coverage, they may not re-enroll at a later date.

Waiting Period and Duration of Benefits

| | Waiting Period | Maximum Period |
|---------------------------|----------------|----------------|
| Disability due to Injury* | None | 26 Weeks |
| Disability due to Illness | 7 Days | 26 Weeks |

Benefits accrue as of the first day following the end of the waiting period.

* See Plan Document for the definition of an Injury

Maternity

The 7 day waiting period applies. The maximum benefit period for a maternity leave is 5 weeks for a normal delivery; 7 weeks for a cesarean section delivery. Additional time may be available based on the specific circumstances of the case.

Pre-Existing Conditions

Disability due to a pre-existing condition which occurred within the 6 month period prior to the date one becomes eligible for coverage will not be covered during the first 12 months of the coverage.

Disability due to a pre-existing condition which occurred within the 6 month period prior to the date one is granted an increase in benefit will be paid at the rate in effect prior to the increase until the increase has been in effect 12 months.

Disability that starts prior to one's coverage in this plan is not covered.

How Long Benefits Last

Benefits will end on the earliest of the dates shown below:

- a. The date one is no longer disabled
- b. The date one fails to provide proof of loss
- c. The date one is unable to perform the duties of one's job on a full-time basis with reasonable accommodation.
- d. The date one has been outside the United States for more than 2 months in a 12 month period.
- e. The date of death.
- f. The end of the maximum benefit payment period.
- g. The date no further benefits are payable under any provision of the plan that limits the maximum benefit payment period.
- h. The date one is no longer receiving regular and appropriate care from a doctor.
- i. The date payments end in accord with a rehabilitation agreement.
- j. The date one refuses to take part in a rehabilitation program.

Recurring Disability

A recurring disability is one due to the same or related cause which occurs after one's return to work and less than two weeks after one was last entitled to benefits. One must have returned to work immediately after benefits ended. For a recurring disability there will be no waiting period and benefits will continue until either one returns to work or the maximum payment period has been reached.

Any disability not meeting the definition of a recurring disability will be considered a new disability. If such disability is due to the same or related cause of a previous disability, one must have completed two weeks of active work before it will be considered for coverage.

Exclusions

The plan will not pay benefits for disability caused by or related to:

- a. job-related or on-the-job injury.
- b. intentional self-inflicted injuries.
- c. cosmetic procedures.
- d. one being involved in an incident where one is intoxicated at the time of the incident.
- e. one's voluntary use of any poison, chemical, non-prescribed prescription drug, non-prescription drug or controlled substance.
- f. service in the armed forces, National Guard or military reserves.
- g. one taking part in a riot, or civil disturbance.
- h. one's commission of, or attempt to commit a felony.
- i. declared or undeclared war, act of war, or armed aggression.

Benefits will not be paid for any period of disability:

- a. during confinement as a result of conviction of a crime
- b. during which you are receiving medical treatment or care outside of the United States or Canada.
- c. which starts before one is insured by the plan.
- d. during which one's loss of earnings is not solely due to one's disability.