

SHORT-TERM DISABILITY (STD) - CLASS 2

What is Short-Term Disability coverage?	Short-Term Disability provides you with short-term income protection if you become Disabled from a covered Injury, Sickness, or Pregnancy.
Who is eligible?	All Active Hourly Non-Union Employees excluding Guam employees. Waiting Period: 1 st of the month following date of hire.
How does the plan define Disability?	You are disabled when it is determined that due to your Sickness or Injury: <ul style="list-style-type: none"> • you are unable to perform one or more of the Material and Substantial Duties of your Own Occupation; and • you have a 20% or more loss in your Weekly Earnings.
What is my Short-Term Disability benefit?	The STD plan will pay a weekly benefit that is a percentage of your Weekly Earnings. The plan pays 60% to a maximum of \$3,000.00 per week. Weekly Earnings: means your gross weekly income from your employer in effect just prior to your date of Disability. It includes your total income before taxes. It does not include income received from commissions or bonuses. Maximum Duration: 26 weeks including your Elimination Period. Elimination Period: 7 days for sickness and 7 days for accidents.
Who pays for it?	Fees will be deducted from your payroll should you elect this coverage.
Are there Limitations & Exclusions?	Disability plans have conditions, exclusions, offsets and limitations. You must be actively at work for at least one day for your coverage to begin. Here is some important information but review your Summary Plan Description for a complete list of all that apply. Benefits may be reduced by other income you receive during a disability: <ul style="list-style-type: none"> • State Disability • Social Security Disability/Retirement • Third Party Liability Third Party Liability Your plan does not cover any disabilities caused by, contributed by, or resulting directly or indirectly from: <ul style="list-style-type: none"> • War • Illegal Activity • Cosmetic Surgery • Occupational Sickness or Injury (Workers' Comp)

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