

SUMMARY OF SHORT-TERM DISABILITY BENEFITS

AMOUNT OF WEEKLY BENEFIT: 60% of weekly wages
Maximum weekly benefit of \$300

SCHEDULE OF BENEFITS:

For Illness After 7 days of disability

For Accident After 0 days of disability

Benefits begin immediately upon hospitalization.

MAXIMUM BENEFIT DURATION: 26 Weeks

LIMITATIONS:

No Benefit will be paid:

- 1) For any period of disability during which an employee engages in any other work for remuneration or profit;
- 2) For any period of disability during which an employee is not under the care of a duly qualified physician;
- 3) For any period for which an employee is entitled to benefits under any Workers' Compensation Act or similar law; or
- 4) When the sum of no fault insurance payments and weekly disability payments exceed 70% of the covered person's basic weekly earnings at the time of the accident.

GENERAL INFORMATION:

The plan will pay to an employee the amount of weekly indemnity specified in the Schedule of Benefits if illness or accidental bodily injuries or pregnancy cause a period of total disability beginning while an employees covered under this plan.

The benefit for any period of disability shall begin with the first day of disability following the waiting period shown in the schedule of Benefits. Benefits will have taxes taken out at the rates set by IRS for miscellaneous payments.

Successive periods of disability separated by less than two weeks of full-time continuous, active work shall be considered as one continuous period of disability, unless the subsequent disability arises from an injury or illness entirely unrelated to the cause of the previous disability, and commences after the employee has returned to full-time active work.

WEEK:

For any number of days of disability not amounting to a full week, the benefit payable shall be one-seventh of the applicable weekly benefit times the number of days such disability continues.