

Benefit Outline: STD & LTD

Covered Members: An active employee other than CEO, CFO and Vice President of Operations of the Employer working 30 or more hours per week

Short Term Disability Plan

STD Income Benefit	60%
Insured Predisability Earnings	\$1,667
Maximum Weekly Benefit	\$1,000
Minimum Weekly Benefit	\$15
Accident Benefits begin on day	15
Sickness Benefits begin on day	15
Maximum Benefit Period	90 days
Employer Contribution	100%

Long Term Disability Plan

LTD Income Benefit	70%
Insured Predisability Earnings	\$8,571
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	\$100
Benefit Waiting Period	90 Days
Maximum Benefit Period	To Age 65
Own Occupation Period	24 Months
Employer Contribution	100%

- An Employee Assistance Program (EAP) is provided to all employees covered by the LTD plan. EAP services offered through BDA include WorkLife services, legal and financial counseling and up to 3 face-to-face assessment and counseling sessions.

This Benefit Outline is for illustrative purposes only and is not a contract; each covered member will receive a Short Term and Long Term Disability Certificate.