

**PSATS-Full Time Contributory**

**Your Summary of Employee-Paid Short-Term Disability (STD) Benefits** PLAN B

**Your Short-Term Disability Benefits**  
Financial protection during illness or injury

**Coverage Basics**

<b>Am I eligible for coverage?</b>	You qualify if you are an active full time or full time employee working at least 30 hours a week. You must be working in an eligible group as defined by your employer.
<b>How much Short-Term Disability does my employer offer?</b>	A maximum weekly benefit of \$375. A minimum weekly benefit of \$250* <i>(*See information about reductions from other income that may affect your benefits.)</i>
<b>Are all types of illnesses and injuries covered?</b>	Generally, Short-Term Disability (STD) does not replace Workers' Compensation. STD pays benefits for illnesses or injuries that are unrelated to your occupation or workplace. Pregnancy is covered and treated same as illness.
<b>When does my benefit begin and end?</b>	You are eligible for STD benefits on the first day that a significant mental or physical change makes you unable to perform the material duties of your occupation due to an illness, injury or disabling pregnancy-related condition, and if, as a result, your earnings are 80% or less of your Pre-disability Earnings.  If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.  After an injury-related claim, you will begin receiving STD benefits the 1st day after your date of disability and/or the 1st day after a hospitalization. For illness-related claims, benefits will begin on the 8th day.  Your benefit payment will continue for a maximum of 35 weeks as long as you continue to meet all the requirements of the STD policy.

**Definition of earnings**

<b>Are there any reductions, exclusions or limitations on Short-Term Disability?</b>	<p><b>Reductions</b></p> <p>Your benefits may be reduced if you are receiving income from other sources. Examples include:</p> <ul style="list-style-type: none"> <li>• Any governmental retirement system earned as a result of working for your current employer</li> <li>• Any disability or retirement benefit received under a retirement plan</li> <li>• Benefits from Social Security or similar plan or act</li> <li>• Earnings from any form of employment</li> <li>• Payment from Statutory Disability Plans</li> </ul>
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This Summary of Benefits and the accompanying Brochure and Enrollment Form explain/explains the general purpose of the insurance described, but in no way changes or affects the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Life, AD&D Ultra, STD, and LTD products contain limitations and exclusions, complete coverage information can be found in your Booklet-Certificate if you become insured. Please read it carefully and keep it in a safe place with your other important papers.

## PSATS-Full Time

### Your Summary of Short-Term Disability (STD) Benefits

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#### Exclusions

You will not receive benefits under certain circumstances. Examples include:

- Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or while driving under the influence of alcohol/drugs.
- You are not under the regular care of a doctor when requesting disability benefits.
- Your disability is covered under a worker's compensation plan and/or is due to a job-related illness or injury.
- You are receiving payment under a salary continuance or retirement plan sponsored by the employer.

Please refer to your booklet certificate for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations.

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**Is there anything else I should know about my plan?**

#### Recurring disabilities:

If you return to work full-time from a disability, and become disabled due to the same illness or injury within **30 days**, we will consider the recurring disability to be part of the previous disability. You will begin receiving benefits immediately.

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#### Partial disabilities

Partial disability benefits allow you to work, earn income from your employer and continue receiving benefits. This may enable you to receive 100% of your income during your disability.

You are considered partially disabled if you are unable, due to an injury or illness, to perform the main duties of your regular occupation on a full-time basis. Partial disability benefits may be payable if you are earning at least **20%** of the income you earned prior to becoming disabled, but not more than **100%**.

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#### Rehabilitation

Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will contact you if we feel you would benefit from these services.

**Employee-Paid Short-Term Disability Coverage:** Your premium will be deducted from your paycheck.