

Short Term Disability Plans (STD)

STD PLAN FEATURES	3-9 EMPLOYEES	10+ EMPLOYEES
Employee Participation	Minimum: 3 enrolled employees or 75%	Minimum: 75% of employees
Eligibility	Standard: All Active FT Employees working 30+ hours/week	Standard: All Active FT Employees working 30+ hours/week
Benefit Percentage	Standard: 60% Option: 50%, 66 2/3% or 70%	Standard: 60% Option: 50%, 66 2/3% or 70%
Weekly Benefit	Standard: \$100-\$1,000; Flat amounts \$100-\$300	Standard: \$100-\$1,500; Flat amounts \$100-\$300
Commencement Period— Sickness & Injury	Standard: 1/8, 8/8, 15/15, 30/30 Option: 1st-60th day Injury 8th-60th day Sickness	Standard: 1/8, 8/8, 15/15, 30/30 Option: 1st-60th day injury 8th-60th day Sickness
Offset Salary Continuation/Sick Leave	Standard: Dollar for Dollar	Standard: Dollar for Dollar
First Day Hospital	Standard: Not Included	Standard: Not Included
Coverage Basis	Standard: Non-occupational	Standard: Non-occupational
Definition of Disability	Residual	Residual
Integration	18-25 Week Duration: None or Direct - Family 26+ Week Duration: Direct - Family	18-25 Week Duration: None or Direct - Family 26+ Week Duration: Direct - Family
Initial Rate Guarantee	2 years	2 years
Rehabilitative Employment	Standard: Included	Standard: Included
Pre-existing Condition	Standard: Not Included	Standard: Not Included
Family Medical Leave	Option	Option
Recurrent Disability Duration	Standard: 15 days (3 month LTD EP) or 30 days (6 month LTD EP)	Standard: 15 days (3 month LTD EP) or 30 days (6 month LTD EP)
FICA Match Service	Does not apply	Does not apply
W-2 Service	Signed legal document required to include or to waive service.	Signed legal document required to include or to waive service.