

Short Term Disability Summary of Benefits

Policy #934202

**Short Term
Disability**

Short Term Disability (STD):

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| Eligibility | All salaried flexible staffing contract employees, part-time salaried employees and full time salaried employees, <i>excluding resident house staff physicians, temporary, leased or seasonal employees</i> , in active employment in the United States with the employer. |
| Minimum Hours | Salaried Flexible Staffing Contact Employees must be working a minimum of 20 hours per week. Salaried Employees must be working a minimum of 36 hours. |
| Waiting Period | Employees will be eligible for coverage after 180 days of continuous active employment |
| Elimination Period: | 14 days if your disability is due to an injury, or 14 days if due to a sickness. |
| Maximum Duration of Benefits: | 24 weeks |
| Definition of Disability: | Residual |
| Maternity: | Maternity is treated like any other illness. Total duration minus the elimination period is the benefit duration. Six week total duration for Vaginal Birth; Eight week total duration for Cesarean Section. |
| Cost of Coverage paid by: | Your employer pays the cost of this coverage . |
| Do I need to apply for this coverage? | No. You are automatically enrolled in this coverage if you meet the plan eligibility. |