

HUMAN RESOURCES

Short Term Disability Summary of Benefits

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Policy #934202

Short Term Disability

Short Term Disability (STD):

Eligibility	All salaried flexible staffing contract employees, part-time salaried
	employees and full time salaried employees, excluding resident house
	staff physicians, temporary, leased or seasonal employees, 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	No. You are automatically enrolled in this coverage if you meet the
coverage?	plan eligibility.

For complete plan details, please refer to your Unum policy. This summary is for highlight purposes only and does not include all features, limitations or exclusions. If there are any discrepancies between this summary and the policy, the policy will prevail.