

HIGHLIGHTS

Here is a summary of some features of the Sickness and Accident Disability Benefit Plan.

| Plan Feature | Summary |
|----------------------|---|
| Eligibility | If you are an eligible employee (a regular, term, and temporary, full-time or part-time, represented employee with at least six months of net credited service who works for a Participating Company), you are eligible for coverage. |
| Coverage Provided | The benefit amount you receive is based on your rate of pay on your first day of absence and net credited service at the time of the disability. |
| When Coverage Begins | You do not need to enroll; coverage is automatic. Once you are an eligible employee , sickness disability benefits begin on the eighth consecutive calendar day of absence for a certified, non-job-related disability. Accident disability benefits begin on your first full day of absence due to an accident. |
| Cost | Coverage under the Sickness and Accident Disability Benefit Plan is provided automatically by the Company at no cost to you. |