

PARTICIPATING IN THE PLAN

Coverage under the Sickness and Accident Disability Benefit Plan is provided automatically by the Company at no cost to you. You do not need to enroll.

Represented employees become eligible for sickness benefits after completing six months of **net credited service** with a **Participating Company**.

Individuals who are not paid from the U.S. payroll of a **Participating Company**, and who are employed by an independent company (such as an employment agency), or whose services are rendered pursuant to an agreement excluding participation in benefit plans, are not eligible to participate in the Sickness and Accident Disability Benefit Plan.

There is no waiting period for accident disability benefits. You are eligible to receive accident disability benefits for an absence resulting from an accident on your first day of active employment with a **Participating Company**.