

HIGHLIGHTS

Here is a summary of some features of the STD Plan.

Plan Feature	Summary
Eligibility	If you are an eligible employee (a regular, active, full-time or part-time salaried or term salaried employee 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 eligible, short-term disability benefits begin on the eighth consecutive calendar day of absence for a certified disability.
Cost	Coverage under the STD Plan is provided automatically by the Company at no cost to you.