

Summary	Definition
Class Definitions	Class 1: Presidents/Vice Presidents Class 2: Exempt (Salary) Class 3: Non-Exempt (Hourly)
Eligibility Requirement	30 hours per week
Funding	Employer Paid / Employee Paid
Weekly STD Benefit	60%
Guaranteed Issue	Class 1: Class 2 & 3:
Evidence of Insurability	Required for late enrollees, benefit increases or coverage in excess of the Guarantee Issue amount
Maximum Weekly Benefit	Class 1: \$2,500 Class 2 & 3: \$2,000
Minimum Weekly Benefit	\$25
Injury Elimination Period	7 days / 14 days
Physical Disease Elimination Period	7 days / 14 days
24 hour Coverage	No; Non-Occupational Only
Benefit Payment Period	Commencing at the end of the Elimination Period and continuing until the LTD Benefits become payable
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Own Occupation Period	Duration of Benefits
Earnings Threshold	80%
Recurrent Disability	2 weeks
Calculation Method	Direct
Freeze	General Freeze
Other Income Integration	Social Security - Full Family Pays in addition to sick pay Employer's Retirement Plan - Direct Offset Worker's Compensation - Direct Offset
Pre-Existing Condition Exclusion	3 months/12 months
Mental Disorder, Substance Abuse, Special Condition	Covered same as any physical disease
Leave and Sabbaticals	FMLA; Layoff or Leave of Absence: End of the month following the month
Minimum Participation	25%