

Short Term Disability Coverage

Benefit Highlights

Co-Op Health & Welfare Plan and Trust

What is short term disability coverage?	Short term disability coverage pays you a portion of your earnings if you miss time at work because of a disabling illness or injury. This highlight sheet is an overview of your short term disability coverage. Your employer will provide you with access to a summary plan document which will explain your coverage in detail.
What is disability?	Disability is defined in your employer's summary plan document. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly earnings.
Am I eligible?	You are eligible if you are an active full time employee who works at least 24 hours per week on a regularly scheduled basis.
How much coverage would I have?	You may purchase coverage that would pay you a benefit of 70% of your weekly earnings. The maximum short term disability benefit you could receive is \$450 per week. Earnings are defined in your employer's summary plan document.
When can I enroll?	You can enroll within 31 days of the completion of your eligibility waiting period as stated in your group policy.
When is it effective?	Coverage goes into effect subject to the terms and conditions of your employer's summary plan document. You must be actively at work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	Once you are approved for coverage, you will be eligible to collect your short term disability benefit starting on the 8th day after your injury or 8th day of sickness. Your benefit could continue for up to 12 weeks.

Important Details

The following is an overview of your short term disability coverage. See your employer for the summary plan document which will explain your coverage in detail.

Exclusions:

You cannot receive short term disability benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- the commission of, or attempt to commit a felony
- an intentionally self-inflicted injury
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

This benefit highlights sheet is an overview of the short term disability plan being offered and is provided for illustrative purposes only and is not a contract. Only your employer's summary plan document can fully describe all of the provisions, terms, conditions, limitations and exclusions of your coverage. In the event of any difference between the benefit highlights sheet and your employer's summary plan document, the terms of the summary plan document apply.