

Benefit Highlights Sheet

Short-Term Disability Income Insurance	STD Coverage - 13 Weeks 60% Employer Paid
Who gets it?	Active employees working a minimum of 20 hours per week, excluding seasonal and temp workers.
How much STD coverage can I get?	- 60% of base pay, not to exceed \$1,500 per week.
Waiting / Elimination Period Illness:	- 14 days.
Waiting / Elimination Period Accident:	- 14 days.
Who pays for it?	Your employer pays for your STD Income Insurance coverage.

Short-Term Disability Income Insurance

What is Short-Term Disability Income Insurance?	Short-Term Disability Income Insurance, or STD, replaces a portion of your paycheck if you can't work due to an illness or injury that occurs off the job (non-occupational). It also pays a benefit for the birth of a child.
What is my STD Income Insurance coverage amount?	Your STD plan pays a benefit to replace a portion of your pre-disability weekly income equal to 60% of your base pay, not to exceed \$1,500 per week. Your benefits may be reduced by other sources of income and disability earnings.
When would benefits begin if I were disabled?	There is a fourteen (14) day Elimination or Waiting period for your coverage to begin if you are disabled due to an illness or injury or due to the birth of a child. You must be under the care of a physician and no benefit is payable during the Elimination or Waiting period.
What is the definition of disability?	You are disabled when we determine that: <ul style="list-style-type: none"> • you are unable to perform one or more of the material and substantial duties of your own occupation due solely to your illness or injury • you are under the regular care of a physician • you have a 20% or more loss in your covered weekly earnings due to that illness or injury.
How long could I receive payments?	Your maximum benefit period is eleven (11) weeks after you have satisfied the Elimination or Waiting period.
Are there any exclusions or limitations?	Disability plans have conditions, exclusions, offsets, and limitations. You must be actively-at-work for at least one day for your coverage to begin. Below is some important information, but review your plan documents for a complete listing of all that apply. No benefit will be paid for disabilities caused by or related to: <ul style="list-style-type: none"> • an on-the-job injury or illness for which workers' compensation benefits are paid, or may be paid if duly claimed • intentionally self-inflicted injuries or attempted suicide • active participation in a riot or an act of insurrection, rebellion or civil commotion • war, declared or undeclared, or any act of war • participation in an illegal activity or illegal act • commission of a crime for which you have been convicted, or attempting to commit a criminal act • intoxication, including driving a motor vehicle while intoxicated • serving on full-time active duty in any armed forces • influence of a controlled substance, unless administered by a physician, or taken according to a physician's instructions, and within clinical guidelines • illness or injury for which a benefit is payable under the Jones Act for which a Jones Act claim has been or will be filed • injury sustained as a result of doing any work for pay or profit for another employer.

Additional Information

When does coverage begin?	Any choices made during annual enrollment will become effective January 1, 2020. If you are newly hired or newly eligible, your coverage becomes effective on the first of the month coinciding with or following your date of hire or eligibility.
Are there any other benefits with the plan?	Your plan includes valuable resources for you and your loved ones when you need it most, with the support of master's level licensed social workers for disabled or terminally ill members. Care Managers are available toll-free at 800-206-8826. Everest Funeral Concierge services provide online and at-need planning and price negotiation assistance available 24/7. Everest includes a free online Will Prep tool to help in the preparation of Wills, Power of Attorney documents, Health Care Directives, and more. Visit everestfuneral.com and use code ZURICH100 to register free of charge. Advisors are also available toll-free at 800-913-8318.

Please note, benefits, and provisions are specific to your group policy.
Please consult your certificate for information regarding your specific coverage.

Online Portal 	https://mybenefits.zurichna.com	Customer Care Center 	1-800-206-8826 8 AM – 8 PM EST, Mon-Fri
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Benefit Harbor Insurance Services

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Benefit Harbor Insurance Services, LLC, is the exclusive independent agent and administrator of Zurich American Life Insurance Company and Zurich American Life Insurance Company of New York representing group life products, group disability products, and absence management services. Benefit Harbor Insurance Services, LLC conducts its administration business in the state of California under the name Benefit Harbor Administrators (CA LIC# 0L76891).

Zurich American Life Insurance Company of New York Zurich American Life Insurance Company

7045 College Boulevard, Overland Park, Kansas 66211-1523

In New York, the terms and conditions for the Group Short-Term Disability Income Insurance policy are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Short-Term Disability Insurance Policy are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.