



## Voluntary Short-Term Disability Insurance

Plan Details	
<b>Class Description</b>	All Eligible Full-Time Employees <sup>1</sup>
<b>Features</b>	<b>STD</b>
<b>Injury Elimination Period:</b>	14 Days
<b>Sickness Elimination Period:</b>	14 Days
<b>Maximum Benefit Duration:</b>	13 Weeks
<b>Weekly Benefit Amount:</b>	Increments of \$100 with a minimum Weekly Benefit Amount: of \$200 and a maximum of \$1,750 not to exceed 60% of Covered Weekly Earnings
<b>Pre-Existing Condition Exclusion</b>	3/12
<b>Total Disability Definition</b>	Regular Job
<b>Partial Disability Benefit</b>	Proportionate Loss
<b>Residual Benefit</b>	Yes
Benefit Features	
<ul style="list-style-type: none"> <li>• Continuation of Personal Insurance under Family Medical Leave Act (FMLA)</li> <li>• Continuation of Personal Insurance during Leave of Absence, including Active Military Service and a Temporary Layoff</li> <li>• Continuity of Coverage - Franchise</li> <li>• Coverage Type - Non-Occupational</li> <li>• Individual Reinstatement - 30 days</li> <li>• Minimum Weekly Benefit - \$25</li> <li>• Normal pregnancy and certain complications included in definition of Sickness</li> <li>• Portability Privilege</li> <li>• Recurrent Disability - 30 days</li> <li>• Social Security Integration Method - Family</li> <li>• Tax Reporting Services - pertaining to Employee FICA &amp; W2</li> <li>• Waiver of Premium</li> <li>• Workplace Modification Benefit</li> </ul>	
<p>An eligible employee is a full-time employee authorized to work and reside in the United States, Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee, If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.</p>	

<sup>1</sup> Use of the term "employee" includes employees, owners, shareholders, partners, members, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.