

Short Term Disability Policy

Short-term disability insurance provides income protection for full time employees who are unable to work due to the employee's serious injury or illness occurring outside of the workplace. This includes the inability to work due to pregnancy or childbirth.

The company provides this insurance to all full time employees who have been with the company for at least 6 months.

There is an elimination period, also called a waiting period, of ten (10) business days from the date of the accident or illness onset (the Effective Date). The Effective Date must be noted on a written communication from a doctor. During this elimination period, the employee is not eligible for disability pay. The employee must use any earned Paid Time Off (PTO) during the elimination period. If the employee does not have earned PTO, the elimination period will be without pay.

After the elimination period, the company will pay the percentage of the employee's regular wages noted below through the date on which the employee is released to return to work by a doctor, for up to a maximum of 10 weeks.

<u>Years of Service</u>	<u>Percentage of Regular Wages</u>
6 months – 7 years	60%
Over 7 years	80%

Short term disability payments will be made on normal payroll dates. Authorized withholdings and deductions will be made from these payments.