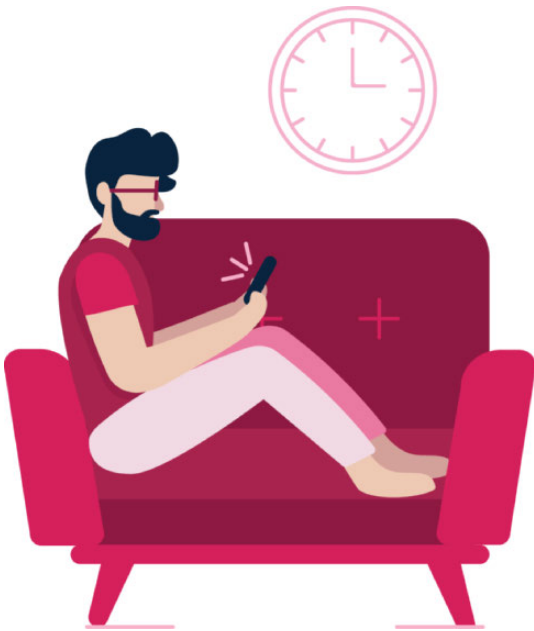




## BENEFITS AT A GLANCE

# SHORT-TERM DISABILITY INSURANCE

Underwritten by Transamerica Life Insurance Company



Short-term disability insurance can effectively help you protect your finances in the event of an accident, illness, or maternity leave by paying a percentage of your salary if you become temporarily disabled and are unable to work. Here is a summary of the benefits being offered to you. Refer to the policy, certificate, and riders for complete details.

**EMPLOYEE CLASS 1:** All active full-time employees working 30+ hours per week.

## BENEFIT AMOUNT

### BASE BENEFIT

*Paid by you through payroll deduction*

The amount is determined by a percentage of your covered earnings.

**60%% of your covered earnings with a minimum\* of \$300 and a maximum of \$3500**

### COVERED EARNINGS

Your covered earnings are the total annual income received from your employer just prior to the date of disability. This is used to determine your benefit amount. It does not include income received from sources other than your employer.

## WHEN BENEFITS START

You must meet the definition of disability for a period of time before becoming eligible to receive a benefit meaning you must be unable to work and/or receive a portion of your income for a certain number of days before your benefit payments will begin. This is also known as the elimination period. Your benefits will begin the day after the elimination period ends.

**Two Plan Options to choose from:**

**7 consecutive days** for Injury (accident) and Sickness(illness) includes maternity.

**14 consecutive days** for Injury (accident) and Sickness (illness) includes maternity.

## PRE-EXISTING CONDITION LIMITATION

A pre-existing condition is a condition for which you received medical treatment or consultation, took or was prescribed drugs or medicine, or received care or services, including diagnostic measures, **12 months** before the effective date of your coverage. Any disability contributed to or caused by a pre-existing condition within the first **12 months** of the coverage effective date will not be covered.

## BENEFIT PERIOD

This is the longest amount of time that your benefit may be paid. Also known as maximum duration.

**12 months**

# KEY FEATURES

- Maternity benefits
- Easy claims filing with a dedicated claims manager
- Rehabilitation planning, oversight, and job placement services
- Physicians and nurse/medical consultants who connect with the treating physician
- Return-to-work accommodation assistance
- Waived premiums 30 days after a disability

\*Integration of benefits (common offsets) – Your benefits may be offset with other income received to avoid disability benefits being higher than the benefit percentage defined in the contract. Standard integration typically includes, but is not limited to: Social Security disability benefits, Workers' Compensation, state disability, salary continuation or accumulated sick leave.

## LIMITATIONS AND EXCLUSIONS

Disabilities Not Covered under the Policy:

The Policy does not cover any disabilities caused by, contributed to by, or resulting from Your: 1. Commission or attempt to commit a felony; 2. Intentionally self-inflicted harm; 3. Attempted suicide, regardless of mental capacity; 4. Subject to the applicable law in the state where the Policy is delivered or issued for delivery, operating a motor vehicle while under the influence of alcohol as evidenced by a blood alcohol level in excess of the state legal intoxication limit as defined by the state law where the disability occurs; 5. Subject to the applicable law in the state where the Policy is delivered or issued for delivery, being under the influence of any narcotic, unless the narcotic is being taken on the advice of a Doctor; 6. Voluntary intake of poison, drugs or fumes, unless a direct result of an occupational accident; 7. Participation in a war, declared or undeclared, or any act of war; an act of war is military activity by one or more national governments and does not include terrorist acts, other random acts of violence not perpetrated by You, or civil war or community faction; 8. Active duty in the military or the National Guard or similar government organizations; 9. Active participation in a riot, insurrection or terrorist activity; 10. Engaging in any illegal occupation, work, or employment; 11. Commission of or attempt to commit a felony; 12. Cosmetic surgery except when required for Your Appropriate Care as a result of Your Injury or Sickness; cosmetic surgery shall not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect; 13. Traveling in any aircraft other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; 14. Traveling in any aircraft or device operated by or under authority of military or any aircraft being used for experimental purposes or to travel beyond the earth's atmosphere; 15. Hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing; 16. Participation in recreational or for wage, compensation or profit, motor sports events, racing, speed or endurance contest (auto, truck, cycle or boat), rock or mountain climbing, skin or scuba diving, bungee jumping; 17. Participation in any sport for wage, compensation or profit; 18. Occupational Sickness or Injury. We will not pay a benefit for any period of disability during which You are legally incarcerated in a penal or correctional institution.

This is a brief summary of *Transamerica Short-Term Disability Insurance*<sup>SM</sup> DI10, **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMD110IC-1020 and ICC20 TCD110IC-1020. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

**Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](https://www.tebcs.com).**

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