

SHORT TERM DISABILITY BENEFITS

A Short Term Disability Income benefit is provided for disabilities that are not caused by work-related injury or sickness. Benefits are payable to an employee during total disability while under the regular care of a licensed physician. Total disability is defined as the employee's inability to engage in any occupation for which he or she is or becomes qualified by education, training, or experience.

Class Description

All full-time employees

Income Benefit

60%, to maximum benefit of \$800 per week
Maternity covered the same as any other illness.

Benefits Begin

Accident	Sickness	Maximum Benefit Period
Day 15	Day 15	13 weeks

ADDITIONAL BENEFITS

Partial Disability Benefit

If a partially-disabled employee returns to work on a part-time basis during a period of disability for which Short Term Disability Benefits for total disability have been paid, a Partial Disability Benefit may be paid. Eligibility for such benefit will be defined in the Master Policy. The Partial Disability Benefit will be an amount equal to the employee's full Short Term Disability Benefit less 50% of the employee's part-time wages.

Benefit Period

Benefits begin on the day of disability specified on the Schedule of Benefits page and continue until the end of the period of disability or until the maximum number of weeks shown on the Schedule of Benefits page is reached, whichever is earlier.

Successive Disabilities

A disability resulting from the same or related causes of a preceding disability will be considered as a continuation unless the employee has been back to active work on a full-time basis for at least two weeks (fourteen days).

Maternity Coverage

The benefit is indicated on the Schedule of Benefits page. Complications of pregnancy are treated in the same manner as for any other sickness. An insured's disability caused by her pregnancy is covered if she becomes disabled as a result of the condition while she is insured. The benefit period is up to the maximum period shown on the Schedule of Benefits page.

Late entrants must complete Evidence of Insurability.

COVERAGE LIMITATIONS

No benefits will be payable under this coverage for any loss resulting from:

1. Disability while not being continuously treated by a legally qualified physician or surgeon;
2. Injury or sickness arising out of work for wage or profit.

This outline of coverage for Short Term Disability is not a contract. Full details of the coverage are included in the certificate of coverage and master policy from Companion Life Insurance Company.