



FEATURES OF YOUR SHORT-TERM INCOME REPLACEMENT PLAN (STD) (SHORT-TERM DISABILITY)

PLAN HIGHLIGHTS

EACH ACTIVE, FULL-TIME TEAM MEMBER WORKING 32+ HOURS PER WEEK IS ELIGIBLE THE FIRST OF THE MONTH ON OR AFTER 12 MONTHS OF FULL-TIME ACTIVE SERVICE.

- ★ Benefit: 60% of your gross covered earnings to a maximum of \$1,731 per week
- ★ Maximum Benefit Period: 26 weeks
- ★ Elimination Period: Accident: 0 Days
Sickness: 7 Days
- ★ Maternity treated as any other disability

- ★ Pre-existing Condition Limitation: a pre-existing condition is an injury or illness for which you have consulted a physician, (or for which a reasonable person would have consulted a physician), received medical treatment, care or services (including diagnostic services), taken prescribed drugs or medicines, or incurred expenses during the 3 months prior to the effective date of your insurance. If you become disabled due to a pre-existing

RELIANCE STANDARD