

Schedule of Benefits

United Supermarkets, LLC

Short-Term Income Replacement Plan Schedule of Benefits

All Full-Time Team Members

Waiting Period: First of the month on or after the 12 months of Active Service (For date coverage begins, refer to "Effective Dates" section)

Minimum Hours: 32 hours per week

Weekly Disability Income Plan

Benefit Percentage: 60%

Maximum Weekly Benefit: \$1731

Minimum Weekly Benefit: \$0

Maximum Benefit Period: 26 weeks

Day Benefits Begin: 1st day of Disability due to accidental Injury; and
8th consecutive day of Disability due to Sickness.

Exclusions: Intentional self-inflicted injury or illness including attempted suicide
Commission or attempted commission of a crime
Injury or illness due to war or acts of war; declared or undeclared
Participation in a riot
Elective Cosmetic Surgery not medical necessary

The Maximum Benefit for maternity is 6 weeks unless an extension is approved based on medical necessity.

The Day Benefits Begin may be reached by days of Total Disability, Partial Disability, or any combination thereof. Periods of disability separated by 14 or fewer calendar days of continuous active employment will be treated as one period of disability.

The Maximum Weekly Benefit will not exceed the Benefit Percentage times Basic Weekly Earnings.

After the Day Benefits Begin, the Maximum Benefit Period will be reduced by any days for which you receive payment under the Plan Sponsor's Sick Leave or Salary Continuance Plan for the same Disability.

Weekly Disability Income Plan will terminate when you retire or otherwise cease to be a member of an eligible class.

Contributions: You are required to contribute to the cost of the Weekly Disability Income Plan.

The Policy does not replace or provide benefits by Workers' Compensation laws or any state disability plan laws.

All benefits payable under this Plan will be funded by United Supermarkets.

This plan contains a Pre-Existing Condition Limitation unless you enroll in the plan during the first 12 months of full-time active service. "Pre-Existing Condition" means any sickness or injury for which the Insured received medical treatment, consultation, care of services, including diagnostic procedures, or took prescribed drugs or medicines, during the 3 months immediately prior to the Insured's effective date of insurance.