

DISABILITY INSURANCE

ADMINISTERED BY UNUM



A disabling injury can change someone's life. Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are some reasons for long-term absences, and can happen to anyone. Whatever the cause, a disability can mean months out of work without a paycheck.

Disability insurance can help protect your income and continue to provide for you and your loved ones. Even if you can't work, you still need to pay the bills like rent, mortgage, a car payment and tuition.

Because we want to protect our employees and their families, the Company pays the full cost of Disability Income benefits. Employees that are hired to work 30 hours or more are eligible for Short Term and Long Term Disability benefits the first of the month following 6 months of employment. Upon eligibility, new hires will be automatically enrolled in Short Term and Long Term Disability benefits, administered by Unum.

Short Term Disability

Short Term Disability (STD) benefits become payable when you are unable to work due to an injury or illness unrelated to work. As long as you remain disabled and meet the plan's disability requirements, you will continue to receive a percentage of your earnings until the benefit duration has ended.

Benefit Amount: 60% of salary to a maximum of \$1,750 per week (salaried employee) or \$750 per week (hourly employee)*

Benefit Begins: 8th day of illness or accident

Benefit Duration: Up to 12 weeks (salaried employee) or 26 weeks (hourly employee) as long as you are continuously disabled

* STD benefits integrate with state mandated disability plans, including NY DBL.

Long Term Disability

Long Term Disability (LTD) benefits are provided to **exempt employees only** as income protection in the event they become disabled for an extended period of time. Proof of disability is required.

Benefit Amount: 60% of salary to a maximum of \$12,500 per month

Benefit Begins: 91st day of disability

Benefit Duration: Up to 5 years

Eligibility: Employees that are hired to work 30 hours or more are eligible for these benefits the first of the month following 6 months of employment.

