

Foundations Short Term Disability

- Coverage is available for ages 18 - 74
- All employees working 20 hours or more per week are eligible (with minimum salary of \$12,000 per year)
- Portability available with Underwriting approval

SHORT TERM DISABILITY BENEFITS	PLAN 1
Total Disability Monthly Benefit	Up to 66% of Salary
Maximum Benefit Period	See Rates
Elimination Period - Injury	See Rates
Elimination Period - Sickness	See Rates
Partial Disability Benefit	50% of Total Disability Monthly Benefit 3 month Benefit Period
Total Disability Benefit Reduction for On-The-Job Injuries	Not Included No on-the-job coverage
Total Disability Benefit Reduction for Mental Illness	Reduction 50% benefit for 3 months
Total Disability Benefit Reduction for Alcoholism and Drug Addiction	Reduction 50% benefit for 3 months
Total Disability Benefit Reduction for Pre-Existing Conditions	No reduction
Waiver of Premium Benefit	Included

This Policy provides Limited Benefits. Policy Form PLIC-STD-0623 is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions.