

## TRADESMEN INTERNATIONAL

### Short-Term Disability Schedule of Benefits

Tradesmen's Short-Term Disability program is designed to provide for the continuation of your income if you are unable to work due to a non-work related illness or injury for an extended period of time. You must have elected and be currently enrolled in Short-Term Disability in order to take advantage of this coverage. Requests must be made timely and **not more than 30 days after the disability begins**. If requests are not timely, benefits may be delayed or denied.

#### **Short-Term Disability Schedule of Benefits**

Depending on the level of benefit chosen, the amount of a non-work-related benefit will be \$70 up to \$150 per day, or \$350 up to \$750 per week less applicable taxes and/or garnishments and/or benefit premiums. The benefit amount is calculated based on available benefit days in a week (Monday through Friday).

The STD benefit will be paid during disability if you are continuously totally disabled and prevented thereby from performing the normal duties of your occupation, providing such disability commences while you are insured under the plan. It is not necessary to be hospital confined to receive benefits. However, you must be under a physician's continuous care and must be considered disabled (unable to work) by the physician.

The period of benefits is sixty (60) days, beginning on the eleventh (11<sup>th</sup>) working day of disability for sickness or injury. Benefits are payable on the same schedule as payroll, and are payable for work days Monday through Friday and does not include holidays. If employee is eligible for Family Medical and Leave Act (FMLA), the STD and FMLA will run concurrently.

- The waiting period will be waived for any successive periods of disability **due to the same or related causes** unless they are separated by at least ten (10) consecutive weeks of active work on a full time basis.
- Any successive periods of disability **due to entirely unrelated causes** will be considered one period of disability unless you have resumed active work and have completed at least fourteen (14) days of employment on a full time basis, then an additional 10-day waiting period will be required
- The total disability period cannot exceed the maximum benefits of twelve (12) weeks in a twelve (12) month period measured forward from the date of your first day of disability.
- Approved Short-Term Disability payments for pregnancy will not exceed six (6) weeks for vaginal delivery and eight (8) weeks for cesarean section including the waiting period from delivery date.

During any Short-Term Disability period, the employee must continue to make insurance premium payments for all elected benefits. Failure to keep current on these payments may result in delayed benefits or loss of coverage.

If an employee is denied Short-Term Disability, he/she may file an appeal to Sedgwick by contacting his/her disability specialist for assistance in filing the appeal. All appeal decisions are final.

#### **Limitations to Short-Term Disability Coverage**

No benefits shall be payable under this policy:

- A. If an employee's healthcare provider indicates that the employee is disabled prior to the effective date of coverage;
- B. if the employee consulted with a physician, sought treatment for or was prescribed any prescription for *specific condition* three (3) months prior to the effective date of coverage, the pre-existing exclusion will be applied for six (6) months for that *specific condition* from the date coverage became effective;
- C. for any period of disability during which the employee is not under a physician's care;
- D. or any disability due to a self-inflicted injury;
- E. or any disability due to a bodily injury or illness arising out of or in the course of any employment or activity for wages;
- F. for any disability payable under any unemployment compensation, worker's compensation, occupational disease or similar law;
- G. for a disability due to the participation in an assault, felony, strike, civil disorder or riot.

**To initiate a claim for Short-Term Disability benefits, please call Sedgwick at 888-436-9530 and contact your local office to let them know that your physician has placed you on a medical leave of absence.**