



# Income Protection Benefits

## Basic Life and AD&D

Enrollment	Automatic
Premium Payments	100% Company-Paid
Benefits	1 x annual base pay or \$50,000 (whichever is greater) up to a maximum of \$500,000

## Voluntary Life and AD&D

Enrollment	You need to elect coverage
Premium Payments	Employee-Paid
Benefits	Options for Employee: 1 x to 5 x annual base pay up to \$1 million maximum* Options for Spouse: Increments of \$25,000 up to \$250,000* Options for Child(ren): \$10,000, \$20,000, or \$30,000 <i>*Certain guaranteed coverage limits apply to newly eligible employees and spouses. All other amounts subject to Evidence of Insurability and underwriting approval.</i>

## Basic Short Term Disability

Enrollment	Automatic
Premium Payments	100% Company-Paid
Benefits	Provides 60% of your weekly earnings to a maximum of \$2,500 per week for 12 weeks, following completion of the 7-day elimination period.

## Optional Short Term Disability

Enrollment	You need to elect coverage
Premium Payments	Employee-Paid
Benefits	Provides up to 100% of your weekly earnings up to a maximum of \$4,000 per week for 6 weeks and 60% of your weekly earnings up to a maximum of \$4,000 for the remaining 6 weeks after completion of the 7-day elimination period.

## Basic Long Term Disability

Enrollment	Automatic
Premium Payments	100% Company-Paid
Benefits	Provides 50% of your monthly earnings up to a maximum of \$10,000 after completion of the 90-day elimination period.

## Optional Long Term Disability

Enrollment	You need to elect coverage
Premium Payments	Employee-Paid
Benefits	Provides 65% of your monthly earnings up to a maximum of \$15,000 after completion of the 90-day elimination period.