



Oshyn, Inc. Short Term Disability Insurance Plan Highlights

Who is eligible?	You are eligible for short term disability coverage if you are an active employee in the United States working a minimum of 30 hours per week.
What is my weekly benefit amount?	If you meet the definition of disability, you could receive a weekly benefit equal to 66 2/3% of your weekly earnings, to a maximum of \$2,309 per week.
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury or sickness, you could begin receiving benefits after 30 days.
When would I be considered disabled?	<p>You are disabled when Unum determines that, due to sickness or injury:</p> <ul style="list-style-type: none"> • You are unable to perform the material and substantial duties of your regular occupation;* and • You are not working in any occupation. <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>*Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location, or in a specific region.</p>
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 22 weeks.
When is my coverage effective?	Please see your Plan Administrator for your effective date.
What if I am out of work when the coverage goes into effect?	Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that coverage would otherwise become effective.
Can my benefit be reduced?	<p>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.</p> <p>Here's an example of how the benefit may be reduced by deductible sources of income:</p> <p>Weekly pre-disability earnings: \$1,000 Short term disability benefit percentage: x 60% Unreduced maximum benefit: \$600 Less Social Security disability benefit per week: -\$300 Less state disability income benefit per week: -\$100 Weekly short term disability benefit:\$200</p>



Are my benefits taxed?	It depends on how your premium was taxed during the plan year in which you become disabled. If you paid the premium for the plan year with post-tax dollars , your benefits will not be taxed. However, if you paid the premium for the plan year with pre-tax dollars, your benefits will be taxed. If you paid the premium for the plan year with a combination of pre- and post-tax dollars, then a portion of your benefits will be taxed.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> • War, declared or undeclared or any act of war; • Active participation in a riot; • Intentionally self-inflicted injuries; • Loss of professional license, occupational license or certification; • Commission of a crime for which you have been convicted; • Any period of disability during which are incarcerated; • Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law)
When does my coverage end?	Your coverage under the policy ends on the earliest of: <ul style="list-style-type: none"> • The date the policy or plan is cancelled; • The date you no longer are in an eligible group; • The date your eligible group is no longer covered; • The last day of the period for which you made any required contributions; • The last day you are in active employment except as provided under the covered layoff or leave of absence provision. <p>Please see your Plan Administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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