



Short-Term Disability Insurance

FOR EMPLOYEES OF THE HEALTH CARE AUTHORITY OF THE CITY OF HUNTSVILLE, DBA HUNTSVILLE HOSPITAL

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

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| Eligibility Requirement | You must be actively working a minimum of 24 hours per week to be eligible for coverage. |
| Premium Payment | Your employer pays 100% of the premium for core coverage, and you pay 100% of the premium for buy-up coverage through easy payroll deduction. The premium amounts below reflect your contributions to the cost of the buy-up insurance. |

BENEFITS

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| Elimination Period | If you become disabled, there is an elimination period before benefits are payable. Your benefits begin: <ul style="list-style-type: none"> • On the 15th day of your disabling injury. • On the 15th day of your disabling illness. |
| Maximum Benefit Period | Under the core plan, short-term disability benefits are available for up to 11 weeks. If you enroll for the buy-up plan, short-term disability benefits are available for up to 9 weeks. |
| Maximum Weekly Benefit | Under the core plan: \$200 If you enroll for the buy-up plan: \$1,000 |
| Minimum Weekly Benefit | None |
| Partial Disability Benefits | If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time. |

DEFINITIONS

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| Definition of Disability | Disability and disabled mean that because of an injury or illness, a significant change in your mental or functional abilities has occurred, for which you are prevented from performing at least one of the material duties of your regular job and are unable to generate current earnings which exceed 99% of your weekly earnings from your regular job. You can be totally or partially disabled during the elimination period. |
| Definition of Weekly Earnings | Weekly earnings for salaried employees is the gross annual salary in effect immediately prior to the date disability begins, divided by 52. Weekly earnings for hourly employees is the hourly rate of pay multiplied by the average number of hours worked per week during the 12 month period immediately prior to the date disability begins. If employed for part of the prior 12 month period, weekly earnings is the hourly rate of pay multiplied by the average number of hours worked. |

FEATURES

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| Vocational Rehabilitation Benefit | If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%. |
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SERVICES

Hearing Discount Program

The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

BUY-UP SHORT-TERM DISABILITY PREMIUM CALCULATION

Use the rates in the Age/Premium Factor Table to calculate your premium for buy-up short-term disability coverage in the worksheet below, using the example as a guide.

| BI-WEEKLY PREMIUM CALCULATION BUY-UP PLAN | | EXAMPLE <i>(42-year-old employee earning \$40,000 a year)</i> |
|--|----------|---|
| List your weekly earnings (Maximum is \$1,666.67) | \$ _____ | \$ <u>769.23</u> |
| Multiply by the premium factor* | _____ | <u>0.0165000</u> |
| Your Estimated Bi-Weekly Premium** | \$ _____ | \$ <u>12.69</u> |

| AGE | PREMIUM FACTOR |
|------------|-----------------------|
| < 25 | 0.0225000 |
| 25 - 29 | 0.0216000 |
| 30 - 34 | 0.0214500 |
| 35 - 39 | 0.0183000 |
| 40 - 44 | 0.0165000 |
| 45 - 49 | 0.0181800 |
| 50 - 54 | 0.0202500 |
| 55 - 59 | 0.0231000 |
| 60 - 64 | 0.0259500 |
| 65+ | 0.0282000 |

*Your employer contributes 0 percent to the cost of this coverage. The information shown above is your cost only.

**This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.