Plan Highlights

Voluntary Group Short Term Disability Insurance

PRG Real Estate Management, Inc.

COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

The benefit amount is equal to 60% of your weekly covered earnings, from a minimum of $25, to a maximum benefit of $1,000 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 8th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 12 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

FEATURES

- Maternity covered as any other illness
- Non-occupational coverage
- Partial Disability
- Transfer of Coverage provision
- FMLA Continuation
- Military Services Leave of Absence Continuation

LIMITATIONS

- Pre-Existing Condition Limitation: 3/12
- Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.

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The benefit amount is equal to 60% of your weekly covered earnings, to a maximum benefit of $1,000 per week.

To calculate your semi-monthly payroll deduction, use the formula indicated below:

1. Enter your **Weekly Earnings**, not to exceed **$1,667**. — 1. $ ________
2. **Multiply** the amount on Line 1 by **0.60**. — 2. $ ________
3. Find your rate from the age table displayed. — 3. $ ________
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. — 4. $ ________
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. — 5. $ ________
6. **Divide** the amount on Line 5 by 2 to get your semi-monthly payroll deduction. — 6. $ ________

Age	Rate per $10 benefit
18-24	$0.613
25-29	$0.613
30-34	$0.613
35-39	$0.613
40-44	$0.505
45-49	$0.505
50-54	$0.749
55-59	$0.749
60-64	$1.211
65-69	$1.211
70+	$1.211

Example Calculation: Jane Smith is age 35.

1. Enter your **Weekly Earnings**, not to exceed **$1,667**. — 1. $ 400
2. **Multiply** the amount on Line 1 by **0.60**. — 2. $ 240 (maximum weekly benefit)
3. Find your rate from the age table displayed. — 3. $ 0.613
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. — 4. $ 147.12
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. — 5. $ 14.712 (monthly payroll deduction)
6. **Divide** the amount on Line 5 by 2 to get your semi-monthly payroll deduction. — 6. $ 7.356 (semi-monthly payroll deduction)