HANC, Inc.

Short Term Disability Benefit Summary

Eligibility: All full time active employees working 30+ hours per week.

Percentage of income received: 60%

Weekly maximum: \$1,000 per week

When do benefits begin? 8th day accident; 8th day sickness

How long are weekly benefits paid? The benefit duration is 12 weeks, then LTD benefits begin if still

disabled.

Are occupational losses covered? No, this is a standard non-occupation. Occupational losses are

covered by Workers' Compensation.

Are maternity related disabilities covered? Yes, covered as any other illness.

How much will this coverage cost?

This benefit is 100% Employee Funded

Is there a pre-existing limitation? No

