

Short Term Disability Insurance

for the Employees of

AURA-NOAO/GEMINI

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The following is a description of your Short Term Disability (STD) insurance benefit. These benefits are provided by AURA-NOAO/GEMINI at no cost to you.

Who is Eligible for Coverage?

You are eligible if you are an active, full-time employee regularly working a minimum of 40 hours per week.

STD Coverage Type

Covers disabling injury or sickness sustained off the job

Benefit Waiting Period

You must satisfy the benefit waiting period following your date of disability. This period is 13 days for an accident or 13 days of continuous disability from sickness.

STD Benefit

60% of your weekly covered earnings to a maximum of \$1,385.

Minimum STD Benefit

\$25 per week

STD Benefit Period

Once you qualify for benefits under this plan, you continue to receive them until the end of the 26 weeks from your date of disability, or until you no longer qualify for benefits, whichever occurs first. (We may ask you to periodically furnish proof of continuing disability). The plan pays short term disability benefits weekly.

How is Disability Defined?

To receive benefits, you must be disabled as a result of a covered injury or sickness. Disabled means that solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your covered earnings from working in your regular occupation.

Injury means any accidental loss or bodily harm that results directly or indirectly from an accident and independently of all other causes. Sickness means any physical or mental illness. It also includes pregnancy.

Definition of Covered Earnings

Covered earnings means your base wage or salary, excluding bonuses and commissions and other extra compensation.

Healthy Rewards Program

Offers discounts on a range of health and wellness-related services and products, including Weight Watchers and smoking cessation programs, chiropractic care, anti-cavity products, power toothbrushes, fitness club memberships, hearing and vision care, massage therapy, acupuncture, pharmacy, vitamins, and more.

www.cigna.com/rewards | password: savings
1-800-258-3312

This plan summary is provided to help you understand your insurance coverage. Please refer to your certificate booklet for your complete plan description. The terms and conditions described in the group insurance policy will prevail in the event there is a discrepancy between this summary and the group insurance policy.