



EMPLOYEE BENEFITS SUMMARY | 50040864
LIFECARE PARTNERS OF FLORIDA LLC

FOR ALL ACTIVE FULL-TIME EMPLOYEES

VOLUNTARY SHORT TERM DISABILITY

EMPLOYER CONTRIBUTION: 0%

AMOUNT OF COVERAGE: You may purchase a benefit of up to 60% of your Basic Weekly Earnings in units of \$10 to a maximum of \$750 per week, less offsets for other income. Benefits begin on the 15th day of a covered disability resulting from an accident, and on the 15th day of a covered disability resulting from sickness, and are payable up to a maximum of 24 weeks for any one covered disability.

Benefit does not reduce, and terminates when you are no longer eligible or your retirement, whichever occurs first.

This plan will not cover any disability which is caused or contributed to by, or results from a pre-existing condition for which treatment was received during the 3 month period immediately preceding the effective date of coverage, and which begins in the first 12 months after the effective date of coverage.

VOLUNTARY SHORT TERM DISABILITY (VSTD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury. US Able Life will pay the weekly benefit if you become disabled while insured and are under the regular care of a physician due to sickness or injury; including pregnancy or complications of pregnancy.

VOLUNTARY SHORT TERM DISABILITY ALSO INCLUDES THE FOLLOWING:

- Recurrent Disability
- Return to Work Incentive
- Waiver of Premium Benefit

Important Note

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.

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