

Plan Highlights

Group Short Term Disability Insurance



Lucky Strike Entertainment

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, excluding Employees in California, 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 50% 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 15th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 24 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

RATES

See attached Rate Sheet

FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability
- ▶ Zero Day Residual: You can accumulate time toward the elimination period even while partially disabled
- ▶ Transfer of Coverage provision

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.

Premium Worksheet

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The benefit amount is equal to 50% of your weekly covered earnings, to a maximum benefit of \$1,000 per week.

To calculate your weekly payroll deduction, use the formula indicated below:

1. Enter your **Weekly Earnings**, not to exceed **\$2,000**. 1. \$ _____
2. **Multiply** the amount on Line 1 by **0.50**. 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. **Multiply** the amount on Line 5 by 12, then **Divide** by 52 to get your weekly payroll deduction. 6. \$ _____

Age	Rate per \$10 benefit
18-24	\$0.590
25-29	\$0.577
30-34	\$0.510
35-39	\$0.437
40-44	\$0.440
45-49	\$0.438
50-54	\$0.510
55-59	\$0.597
60-64	\$0.724
65-69	\$0.880
70+	\$0.880

Example Calculation: Jane Smith is age 35.

1. Enter your **Weekly Earnings**, not to exceed **\$2,000**. 1. \$ 400
2. **Multiply** the amount on Line 1 by **0.50**. 2. \$ 200 (maximum weekly benefit)
3. Find your rate from the age table displayed. 3. \$ 0.437
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ 87.40
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ 8.74 (monthly payroll deduction)
6. **Multiply** the amount on Line 5 by 12, then **Divide** by 52 to get your weekly payroll deduction. 6. \$ 2.02 (weekly payroll deduction)